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**SOCIAL CAPITAL, LOCAL  
ECONOMIC DEVELOPMENT AND  
ENVIRONMENTAL QUALITY IN  
DEPRIVED COMMUNITIES:**

**THE CASE OF THE KPIRIKPIRI COMMUNITY IN  
SOUTH-EAST NIGERIA**

**KELECHI THEOPHILUS ANYIGOR**

PhD

2012

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## **Abstract**

Improvements to housing, infrastructure and physical environmental conditions have been the focus of previous approaches adopted to tackle the issues in deprived communities. However, such methods have been ineffective. Slums return to their previous derelict state only a few years after improvement projects, as the real issues are not properly addressed. Although the literature calls for an integrated approach, which will not only consider housing and infrastructure, but will also take into account communities' social and economic needs, it is still not achieved in practice. This research presents the argument that slum improvement requires a holistic and systematic approach. It argues that improving slums should be viewed as a continuous process and not as a project over a finite period.

The thesis acknowledges that central to achieving more effective slum improvement programmes is the application of financial, institutional, legal and other policy instruments to facilitate the efforts of government, and national and multinational funding agencies, towards improving people's lives. It therefore explores ways of integrating the principles of social capital and local economic development into low-income settlement improvement processes, while generating environmental quality. It argues that the accumulation of social capital and increase in income of the residents are key to the success of slum improvement programmes and will ensure the progressive development of communities.

The research advocates strategies that reflect social, economic, and environmental solutions with emphasis on developing and investing in the



lives of slum dwellers. It recognises the importance of the various levels of relationships that exist between these three aspects and suggests ways to maximise them in the improvement process. It also shows the importance of identifying and prioritising triggers of change to drive the process. Drawing from an empirical study conducted in the Kpirikpiri community of southeast Nigeria, a framework for community development is proposed to reflect the principles of capacity building, enhancement of the local economy and environmental improvement. The framework can be adapted for use in other locations.

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## **Author's Declaration**

I declare that the work contained in this thesis has not been submitted for any other award and that it is all my own work. I also confirm that this work fully acknowledges opinions, ideas and contributions from the work of others.

Any ethical clearance for the research presented in this thesis has been approved. Approval has been sought and granted by the School Ethics Committee on 5<sup>th</sup> February 2008.

Name: Kelechi Theophilus Anyigor

Signature:

Date:

# **CHAPTER ONE**

## **INTRODUCTION TO THE RESEARCH**

### **1.1 Introduction**

This chapter aims to establish the basis for doctoral research work conducted in Kpiripkiri, Abakaliki, in Ebonyi state in the southeast of Nigeria. It presents a brief background of the study area, the challenge of slums and the context under which the research was undertaken. It establishes the purpose and background of the study, and also provides brief descriptions of subsequent chapters and the general structure of the thesis.

### **1.2 Research Background**

In spite of the enormous amount of funds and efforts committed to slum improvement programmes worldwide, large numbers of urban dwellers still live in deprived conditions. One significant global challenge is how to effectively improve the living conditions of slum dwellers in the cities around the world – particularly in developing countries. According to UN projections, about 924 million people were living in slums in 2001 and an estimated 1.5 billion people will be in such condition by the year 2015 (UN-Habitat, 2003a). African cities are currently experiencing rapid urbanisation rates. In fact, slums in sub-Saharan Africa are growing as fast as the urban population in general (UN-Habitat, 2006b). Sub-Saharan Africa has the highest yearly slum and urban growth rates – 4.53 and 4.58 percent, respectively – nearly twice those of Southern Asia, where slum and urban growth rates are 2.2 percent and 2.89 percent, respectively (UN-Habitat, 2006b). In the last decade, close to quarter of a billion people were lifted out of slum conditions around the world, but the number of slum dwellers continues to rise (Vidal, 2010). In fact, some countries in Africa have more than 70 percent of their populations living in slums (Vidal, 2010).

Nigeria is the most populous African nation, and it is one of the countries with the highest urban growth rate in the developing world (Taylor, 1993).

According to Cohen and Goldman (1991), during the 1970s Nigeria had possibly the fastest urbanisation growth rate in the world. Alkali (2005) observed that about half of the total population in Nigeria reside in urban areas, and projections indicate that more than 60 percent will live in urban centres by the year 2025. The situation is likely to deteriorate further unless pragmatic steps are taken to address the economic, social, and environmental problems (Nawagamuwa and Viking, 2003, Payne and Majale, 2004). The present situation in Nigeria calls for urgent attention to be given to slum improvement. It is argued that rapid urban population growth has outpaced the ability of city authorities to provide for housing, environmental and health infrastructure, and as a result, there has been an increase in the number of slums and their attendant problems in Nigeria and most developing countries (Olanrewaju, 2001, Xavier, 2003, Richards et al., 2006, Ooi and Phua, 2007). This suggests that although slum improvement is a major issue in cities, particularly those in the developing world, there is a limited amount of resources that can be committed to this course. It therefore becomes important that adequate attention is given to the process of slum improvement to ensure that available resources are effectively managed for optimum results. Improvement of housing, infrastructure and physical environmental conditions seem to have dominated earlier and current approaches adopted to tackle the issue of slums in Nigeria. The problems are often not adequately dealt with to ensure that the improvements are maintained and possibly progressed by the community (Olanrewaju, 2001). Sometimes they result in the relocation of the slum dwellers to other parts of town, thereby creating a vicious cycle of slum creation (Olu, 1990, Agbola and Jinadu, 2002, Plessis, 2005). The Federal Housing Programs, slum clearance and resettlement, World Bank assisted settlement upgrading and sites-and-services schemes adopted in Nigeria over the last six decades have recorded very little success (Ogu, 1996, Ogu and Ogbuozobe, 2001). The Maroko slum clearance in Lagos in 1990 involved the forced eviction of about 300,000 people without adequate arrangement for resettlement (Olu, 1990, Agbola and Jinadu, 2002). Some families were left homeless, while some single women were forced into prostitution for survival. Attention was more on improving the environment, with little consideration of the social and

economic issues. These are top-down approaches (Muraya, 2006), which were adopted under the assumption that communities were ignorant of their needs and lacked the propensity to take financial responsibility for the services provided for them (UNCHS, 1989, World Bank, 1993). There is a need to devise ways of enhancing the process of slum improvement to ensure effectiveness in mitigating the problems faced by slum dwellers. Slum improvements need to be socially, economically, and environmentally sustainable to ensure that the changes are not lost in the long run. It is against this background that this study was initiated to develop a framework for slum improvement, using data generated from Kpirikpiri, Abakaliki.

The significance of conducting this research in Abakaliki is that it is the capital city of Ebonyi state, which is in the south-east of Nigeria. State capitals are the most important urban areas in Nigeria as they represent the administrative and commercial nerve centres of each of the 36 states in the country. As a result of their level of importance, they are often centres of attraction for rural dwellers and people from smaller towns. Considering that Abakaliki is one of the youngest state capitals in Nigeria, with major challenges of urban growth and expansion stemming from high rates of rural-urban migration, the issue of slum improvement is an imperative for the development of the city. In fact, prior to its elevation to the status of a state capital, Abakaliki was a predominantly agriculture-based town with more of a sub-urban setting. As Abakaliki is an emerging capital city, the study is considered timely and offers possible solutions to the urban challenge. In addition to proffering ways of stopping urban decay, other state capitals could learn from the study.

This thesis contends that any attempt at addressing the problems facing slum dwellers in Nigeria must be preceded by an appreciation of the factors that underlie the problems. According to Arimah (2010, p. 1), 'until recently, data on the incidence of slums at various levels of spatial resolution were either non-existent or at best fragmentary'. As a result, interventions have addressed the visible symptoms without dealing with the main causes of the problems. This study recognises the complex nature of slum communities



and therefore aims to analyse the interplay of the social, economic and environmental aspects, their associated problems, and possible strategies for improvement.

### **1.3 The Context of the Study Area**

#### **1.3.1 Nigeria**

Nigeria is a country in the West African sub-region, which borders the Gulf of Guinea, between Benin in the west and Cameroon in the east. It covers an area of 923,768 km<sup>2</sup> (356,376 square miles) extending from the Gulf of Guinea in the south to the Sahel (the edge of the Sahara Desert) in the north. There are 36 states in Nigeria, plus one federal capital territory (Abuja). Nigeria has over 250 ethnic groups but the largest and most influential groups are the Igbos in the east, Hausas in the north, and Yorubas in the west. These also represent the most widely spoken indigenous languages in the country – Igbo, Hausa and Yoruba.



Source: The Worldview Press (2010).

**Figure 1–1: Map of Africa Showing Nigeria**

### **1.3.2 Ebonyi State**

Ebonyi is one of the states in the south-eastern part of Nigeria. Each of the states in the country has an administrative capital, which functions as the seat of government and often the commercial nerve centre. These capital territories form major growth poles in the country, attracting migrants from the surrounding villages in search of employment and better living conditions. Ebonyi state shares boundaries with Cross River state in the east; Enugu state in the west; Benue state in the north; and Abia state in the south. The state has thirteen local government areas, namely Abakaliki, Afikpo North,

Afikpo South, Ebonyi, Ezza North, Ezza South, Ikwo, Ishielu, Ivo, Izzi, Ohozara, Ohaukwu and Onicha.



Source: Galleria Media (2004).

**Figure 1–2: Map of Nigeria Showing Ebonyi State**

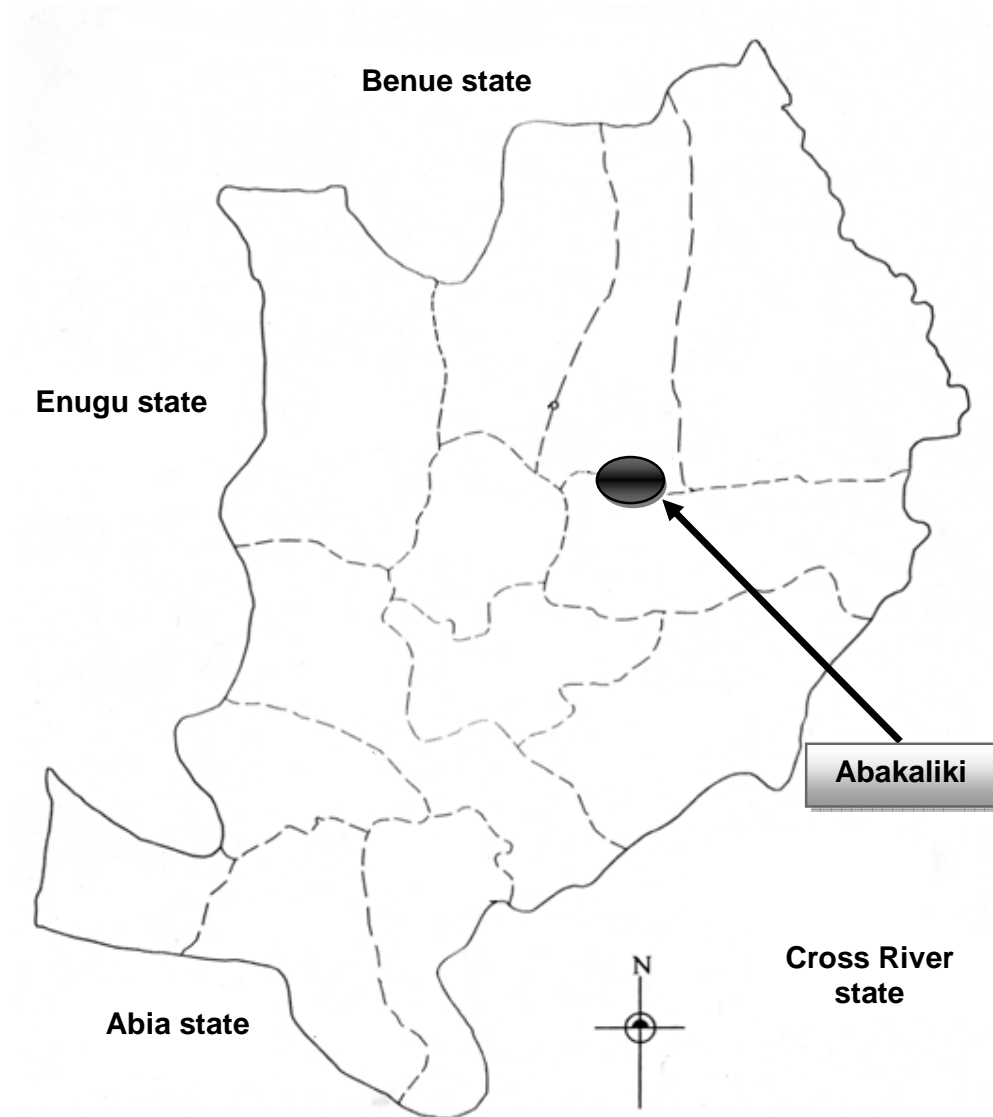
### **1.3.3 Abakaliki**

Abakaliki city is the capital of Ebonyi state. The area designated as the capital territory includes parts of Abakaliki and Ebonyi local government areas.<sup>1</sup> It is an agricultural trade centre for the Igbo people in Nigeria, and the town is located in an area known for its lead, zinc and limestone deposits. Lead has been mined since pre-colonial times, and limestone is quarried for producing cement. Abakaliki is situated at longitude 8°06'36"E

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<sup>1</sup> Abakaliki city is situated within the boundaries of two local government areas, but as the state capital, it is the administrative centre of the state. The state government offices, as well as regional offices of national agencies, are located in the city.

and latitude 6°19'48"N, at an altitude of 120 metres above sea level (CrownAgents, 1954). The city has a land mass of 2,463 hectares (Echiegu, 2007).



Source: Ebonyi State Ministry of Lands, Survey and Town Planning (2005).

**Figure 1–3: Map of Ebonyi State Showing Abakaliki and the Surrounding States**

#### **1.3.3.1 The People of Abakaliki**

The city has been mainly occupied by the Igbo tribe, coming from different parts of the state, as well as those from other states in the eastern part of Nigeria. There are also a few people from other parts of the country residing

in Abakaliki. The official language in Abakaliki, as in the entire country is English, but day-to-day communication in the city is generally in Igbo. Apart from the standard Igbo language, residents of Abakaliki also speak various indigenous dialects of Igbo. Several other native languages, which are indeed variants of the standard Igbo language, are spoken by the ethnic nationalities that reside in the capital territory. Igbo linguistically belongs to the Kwa linguistic subfamily of the Niger–Congo, being the easternmost tongue of this large family of languages, which is widespread along the forest belt in West Africa (Ottenberg, 2005). According to Lovejoy (1991), the Igbo society could be described as a stateless society, and the south-east region, where they come from, did not evolve centralised political institutions before the colonial period. As a result, there were no chiefs. Their relationship to one another was essentially egalitarian (Jones, 1949), hence the common expression '*Igbo Enwe Eze*' which means 'the Igbo people do not have a king'. However, this has changed over the years. With modernisation, the people have embraced organised political structures which permit kingship in rural areas (Chigbu, 2009).

#### **1.3.3.2 Migration**

The influx of people from all parts of Nigeria to Abakaliki dates back to the early 1930s. These early strangers were mainly civil servants, traders and artisans. However, population increase in Abakaliki has been mainly by rural-urban migration. The primary motive of the migrants has been to find a better source of livelihood (Echiegu, 2008). These are mostly young and educated adults who are unable to get employment in the rural areas, apprentices, and artisans who perceive better living conditions and higher labour wages in the urban centre (Echiegu, 2008). On arrival in the city, the vast majority of these migrants live in the slums with close relatives or friends who might have invited them. The new entrants are then exposed to the urban lifestyle and they learn where and how to search for employment. The length of stay in relatives' homes often depends on how quickly the new entrants are able to secure employment.

### **1.3.3.3 Administrative History of Abakaliki**

Prior to October 1, 1996, when it became the capital of Ebonyi state, Abakaliki had gone through a series of transitions and transformations. In 1905 it was established as a station by the British colonial explorers (Talbot, 1969). It was then elevated to an administrative headquarters for the Abakaliki Division of the then Ogoja Province in 1906, during the regionalisation of the Southern Protectorate of Nigeria by the British administration (Okafor and Okpata, 1999). Following the establishment of an administrative settlement in the area, there was an increased need for manpower in public works, building construction and the judiciary, among others (Echiegu, 2007a). This resulted in an influx of migrants from nearby villages. As a result of the rise in population, Abakaliki became a third class town<sup>2</sup> in 1919, according to Township Ordinance No. 29 of 1919 (Okoye, 2002). In addition to its administrative importance, Abakaliki is also endowed with agricultural land, which attracted migrant farmers from other parts of the region (Echiegu, 2007a). As at 1945, the town had expanded to a land mass of 937 acres, with a population of 9, 687 (Ofomata, 1975, Mabogunje, 1968). In 1959, Abakaliki became the headquarters of the old Abakaliki Province, comprising the Abakaliki, Afikpo and Obura divisions (Elechi, 2000). The realisation of the economic importance of the pyroclastic rock quarrying and crushing business in 1967 also gave momentum to the urbanisation of Abakaliki. In 1976, it became a local government area and also doubled as a senatorial headquarters, and retained this status until 1996, when Ebonyi state was created and it was selected as the state capital. With the creation of Ebonyi state, the demand for housing increased tremendously, owing to the fact that Abakaliki had predominantly been an agriculture-based town with more of a sub-urban setting (EBSHDC, 2006). Prior to the state's creation, buildings in Abakaliki were mainly for housing rice farmers and a

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<sup>2</sup> In 1917, the colonial government of Nigeria passed a Township Ordinance that provided for the creation, constitution and administration of all towns and municipalities in the country. According to the ordinance, there were three categories of towns: first-, second- and third-class. The third-class towns were described as government stations with a small but mixed native population (Uchendu, 2004).

few merchants who supported the agricultural enterprises (EBSHDC, 2006). This development created serious housing problems in Abakaliki. So far, five major peripheral slums have emerged since 1996, when Abakaliki assumed its present status as a state capital, and the urban expansion is gradually encroaching on twelve other rural settlements at the fringes of the city (Echiegu, 2007b). The twelve villages are:

- |                      |                    |
|----------------------|--------------------|
| 1. Agbaja Okpugwu    | 7. Abaofia         |
| 2. Ndiabor Ntezi Aba | 8. Obegu Ntezi Aba |
| 3. Agbaja Unuhu      | 9. Oroke Onuoha    |
| 4. Mgbabor           | 10. Mgbabor Achara |
| 5. Omega Nkaleke     | 11. Nkaleke Unuhu  |
| 6. Ishieke village   | 12. Amike Aba      |

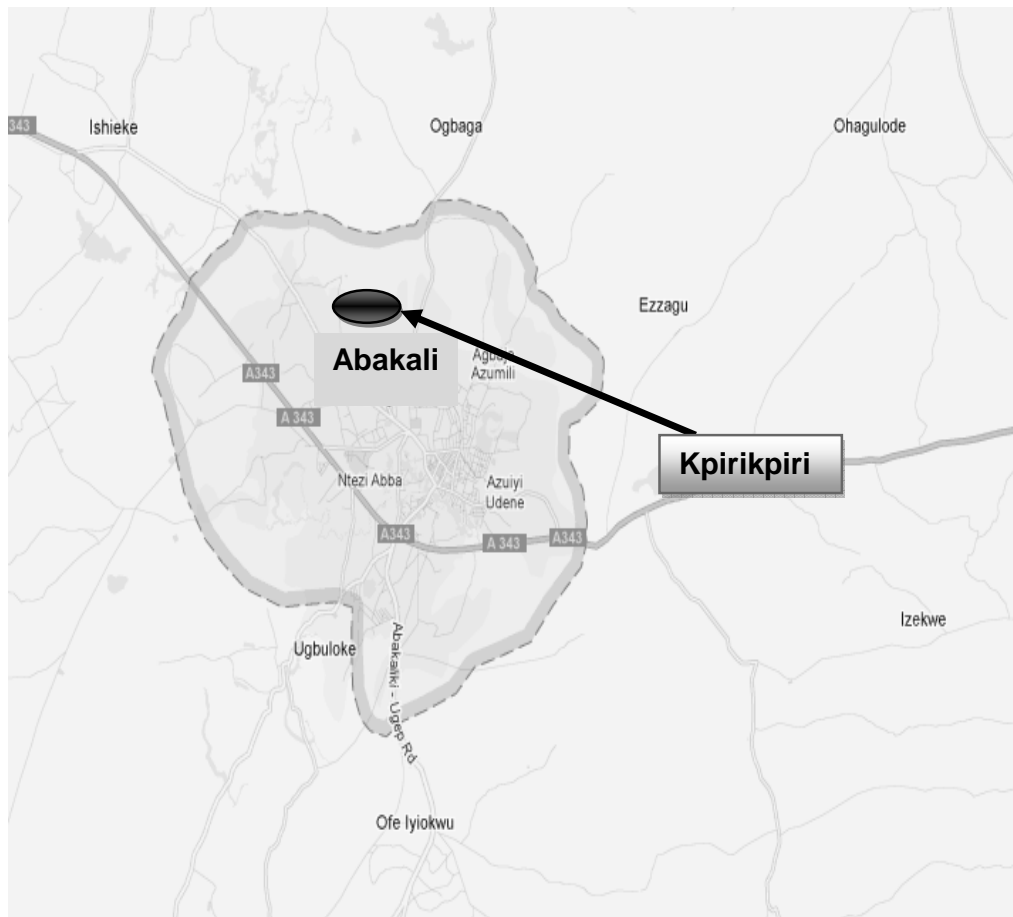
The current situation therefore requires urgent intervention to secure the future of the city.

#### **1.3.4 Kpirikpiri**

Kpirikpiri is one of the thirteen wards in Ebonyi local government, which gives the neighbourhood a seat in the local legislative council. It is one of the oldest parts of Abakaliki, and is situated along the old Enugu road. Kpirikpiri is the part of the Amike-Aba rural community which has been engulfed by urban area. The area was named after a popular market, known as Kpirikpiri, which was destroyed by fire in 2005 (Government of Ebonyi State, 2006). The market was formerly known as Ohweke Mgba, but was later renamed to Kpirikpiri. The area is occupied by Igbo people from various parts of Ebonyi state and other south-eastern states.

The early migrants started occupying Kpirikpiri in the 1940s. These were mainly people who went in search of jobs and business opportunities in the agricultural sector, which was expanding at the time (Echiegu, 2007a). Over a period of time, some of the villagers (Amike-Aba indigenes) sold their land to some of the migrants through customary tenure arrangements and moved further into their land away from the urban area. There was no existing plan at the time so the land was subdivided haphazardly and sold by individual

families. The formal land tenure system has been unpopular and poorly patronised, even at this present time. Although the formal land tenure system is now in operation in the city, transfer of ownership is still done informally by customary tenure arrangements in the abutting villages, including Amike-Aba. The practice has been to consult indigenous families and individual landowners who then give their oral and written consent to buyers. For a plot of family land, the heads of the families had to be present to receive goats and drinks which were demanded in addition to cash.



Source: Google Earth (2012).

**Figure 1–4: Map of Abakaliki Showing Kpirikpiri**

Until it was destroyed by fire, Kpirikpiri market was a major source of livelihood for the residents. Following its destruction by fire in 2005, Kpirikpiri market was relocated to an empty plot of land north of Kpirikpiri. Although the market has been relocated, it has still not been developed. There are no



stalls constructed on the new site, so traders display their goods on tables under makeshift shades and/or on the floor, without any protection from the



Source: Google Earth (2012)

**Figure 1–5: Map of Kpirikpiri**

rain and the direct heat of the sun. It is a weekly market. This means that the main commercial activities take place at five-day intervals, known as market days. On such days, farmers from nearby villages take their farm produce to the market. The Kpirikpiri residents then buy from the villagers and resell the goods on non-market days. The vast majority of the residents are either unemployed or involved in low-income informal economic activities, such as petty trading (including hawking), and operating telephones, which involves renting out telephones for people to make calls and pay for the time spent. Transportation in Kpirikpiri is mainly by foot and motorcycles. Commercial motorcyclists, known as Okada, convey people to various destinations within and outside Kpirikpiri for a fare.

### **1.3.5 Climatic Conditions**

Abakaliki, and indeed the whole country, experience high temperatures all through the year, with slight variations caused by changes in the seasons. Due to its location just north of the equator, Nigeria has a humid tropical climate type characterised by hot and wet weather conditions associated with the movement of the inter-tropical convergence zone north and south of the equator. Two air masses prevail over the country – the tropical maritime and tropical continental winds. As a result of the two prevailing air masses, Nigeria has two major seasons – the dry season and the wet season. The tropical maritime wind is associated with the moisture-laden south-west winds from the Atlantic Ocean. It is responsible for rainy or wet season conditions. The tropical continental air mass is associated with the dry and dusty north-east winds which blow from the Sahara Desert. These are responsible for dry season conditions around the country.

The mean annual rainfall varies in different parts of the country. In Ebonyi state it is between 1750 and 2286 mm, and between 2032 and 2286 mm in Abakaliki city. Rainfall starts in the month of March and lasts till the end of July with a peak period in June. This period is marked by humidity of about 75 percent. The area experiences a break from rainfall in August for 3–4 weeks, followed by another brief period of rainfall from early September to mid-October, with a peak period at the end of September. The short dry

season in August between these two wet periods is known as the August break and it allows for harvesting and planting of fast-growing varieties of grains, such as maize. This shows that Abakaliki experiences heavy rainfall for seven months of the year, and as such requires an effective drainage system to dissipate the water to avoid flooding. The mean temperature in Ebonyi state during the hottest period of February to April is 87°F (Echiegu, 2008). Abakaliki has an average atmospheric temperature of around 32°C (about 90°F). At night the average minimum temperature drops down to around 24°C (75°F). The highest recorded temperature in December has been 37°C (99°F), with the lowest recorded temperature as 19°C (65°F). This shows that the area experiences extreme climatic conditions throughout the year. Both wet and dry seasons are accompanied by hot temperatures which may make life uncomfortable for people. Therefore, the condition of houses is important, to ensure that the occupants have adequate living space and cross-ventilation.

#### **1.4 Purpose of the Study**

Since its elevation to the status of a state capital in 1996, Abakaliki has experienced a rapid increase in population through migration from rural areas and other nearby towns, resulting in a plurality of urban problems, notably housing shortages, inadequacy of urban infrastructure and traffic congestion (EBSHDC, 2006, Echiegu, 2007b). The population of Abakaliki rose from 78,911 in 1996 to 141,438 in 2006, and it is projected that it will rise to 777,252 by 2020 (NPC, 2006). At the present urban coverage, the city has a gross population density of 58 persons per hectare. The ensuing city expansion has resulted in the absorption of some unplanned peripheral village settlements. These absorbed villages, as well as the older existing inner-city slums, have become a major urban problem, which requires urgent attention. The villages include Kpirikpiri, the Okposi people's settlements in Nkaleke and Agbaja Azugwu, part of Ndiabor Ntezi Aba, and part of Obegu Ntezi Aba (Echiegu, 2007b). The communities have now deteriorated into urban slums as more rural migrants move into them to find cheaper accommodation while they search for employment. In an attempt to tackle

the problem of slums in Abakaliki, the Ebonyi state government secured funds from the World Bank under the Nigeria Community-Based Urban Development Project (Government of Ebonyi State, 2001). Kpirikpiri was selected as one of three urban communities that most qualified for improvement in Abakaliki. These slums were selected based on their high levels of infrastructural decay as well as the lowest levels of social, economic and political conditions in Abakaliki urban area (Government of Ebonyi State, 2001). The aim of the project was to provide public infrastructure in Kpirikpiri such as water boreholes, storm drains, street lights, bus shelters, and bitumen-surfaced roads, with a view to reducing poverty (Government of Ebonyi State, 2001). However, the high level of deprivation evident in the neighbourhood (despite the efforts towards improvement) suggests that there is a need to review the process for the benefit of future programmes in Abakaliki.

The purpose of this study is therefore to develop a framework for improving the living conditions of slum dwellers in Nigeria, based on a study conducted in Abakaliki. It explores ways of establishing the interplay between the social, economic and environmental aspects of the neighbourhoods to enhance the effectiveness of slum improvement programmes in Nigeria. Although the framework will be developed from primary data to be generated in Kpirikpiri community, it is intended to contribute towards the generation of more sustainable approaches in other slums in Nigeria and sub-Saharan Africa which is designated by UN-Habitat as the most deprived region in the world. The study will evaluate the upgrading of infrastructure, recently carried out in Kpirikpiri with a view to identifying gaps in current practice. To establish these gaps, the existing conditions in the community will be assessed, based on internationally accepted parameters, as established in chapter three. Lessons will also be drawn from existing literature on slum improvement. The social, economic and environmental aspects of slum neighbourhoods will be taken into consideration in addressing the issues.

## **1.5 Research Question**

Formulation of research questions is necessary in order to define investigations, set boundaries and provide direction for the study (O'Leary, 2004). Therefore, it is necessary to properly articulate the questions to set the stage for the investigations and establish the end result of major findings (Bufkin, 2006). After carefully considering the nature of this study a research question has been formulated to guide and contextualise this study. The research question for this study is:

**How can a strategy be developed to improve slum communities through the interplay of social capital, local economic development and environmental quality?**

An in-depth study will be conducted to fully explore the above-stated question and generate practical research conclusions. To ensure that a valuable contribution is made to the body of knowledge the following objectives have been formulated to guide the investigations:

## **1.6 Research Objectives**

- To critically appraise past and present slum improvement strategies in Nigeria.
- To explore the existing social, economic and environmental conditions in Kpirikpiri community, Abakaliki, Ebonyi state.
- To develop a framework for improving slum communities in Nigeria based on the situation in Kpirikpiri.

## **1.7 Structure of the Thesis**

The thesis has been arranged in order from Chapters one to seven. Each chapter presents details of the various stages of the research.

### **1.7.1 Chapter One**

Chapter one has presented a brief background of the study, spelling out the purpose of the study, its significance and the question to be addressed. The

chapter provides a description of the study area: Kprirkipiri community in Abakaliki, Ebonyi state, Nigeria. It illustrates how the research fits into the broader world of urban development studies.

### **1.7.2 Chapter Two**

Chapter two analyses research philosophies, strategies and methods. It identifies those adopted for data collection and analysis, and provides justification for the choices. It also identifies and explains the various data sources and the number of participants in the study. It also discusses ethical considerations in the research process and how the issues were contained.

### **1.7.3 Chapter Three**

Chapter three contains an in-depth literature review on the subject area providing the theoretical underpinning of the study. It explains the origin of the problem to which the research is intended to proffer a solution, and discusses the existing knowledge in the research area. It sets the parameters for assessing the conditions of urban communities upon which the questions in the interview schedule for the survey will be based. It also discusses the social, economic and environmental qualities of slum communities and how they could be assessed. Based on the findings of the literature review process, a community assessment framework was developed. This framework is also presented in this chapter.

### **1.7.4 Chapter Four**

This is an extension of the theoretical underpinning in Chapter three. It portrays the various historical developmental stages in the study of slum improvement in Nigeria, relating it to the broader worldview. The chapter also examines various past paradigms that have been adopted to solve the problem of slums. Particular references are made to the works of Mabogunje, Ogu, Ogbuozobe, Majale, and Kellett and Tipple, among others. The literature review reveals gaps in the current knowledge of slum improvement, which the research intends to address.

### **1.7.5 Chapter Five**

Chapter five contains an analysis of the existing condition of the study area, based on primary data generated in the field survey. It shows the levels of deprivation in the neighbourhood and highlights issues that require further investigation. The data is presented in tables and charts for clarity.

### **1.7.6 Chapter Six**

This is a continuation of Chapter five. It focuses on the analysis of the data generated in the focus group discussions and how they relate to concepts, ideas, and problems noted earlier in the thesis to contextualise the study. The discussions clarify issues raised in Chapter five and provide additional information for establishing the condition of the study area in relation to the recent improvement programme. It provides an appraisal of the recent World Bank assisted slum improvement programme in the study area.

### **1.7.7 Chapter Seven**

Chapter seven presents a synthesis of the major findings of the research and a proposed improvement framework for slums, based on the findings. It also contains the general conclusions drawn from the study. The chapter also presents a retrospective evaluation of the research, its contributions to current knowledge, and recommendations for further research.

## **1.8 Chapter Summary**

This chapter has aimed to provide an explanatory background to the research. It has discussed the importance of the study and possible implications for the future. A brief description of the study areas has also been presented, including maps in order to create a good mental picture of the area under study. The chapter has also provided brief explanations of the content of each subsequent chapter.

The next chapter will now tell the story of the entire research process. It will discuss the philosophical assumptions of the study; the methods and

statistical tools adopted in the research process and provide justification for the choices.



# **CHAPTER TWO**

## **RESEARCH METHODOLOGY**

### **2.1 Introduction**

Research has been defined as the process of establishing facts or collecting information on a subject through systematic investigations (Collins, 2008). According to Henn et al. (2006), research involves generating various types of data with a view to developing further insight, which is necessary to explain or explore a particular phenomenon or to solve a problem in an area of interest. This chapter, therefore, explains the philosophical assumption and strategy that guided the research process. It discusses the methods and approaches employed in collecting and analysing the data used in the study and provides justification for the choices. It also discusses the ethical considerations in the research process. The chapter is therefore divided into sections which include research philosophy, methodology, strategy, and ethical considerations.

### **2.2 Research Philosophy**

There are contrasting philosophical views about the nature of social reality and about what is considered acceptable knowledge within that reality (Bryman, 1989). To enhance the quality of research outcomes, it was necessary to establish, from the onset, the philosophical basis and the corresponding methods which would facilitate the research process. It is such structures that provide researchers with a pathway to develop themselves in line with their area of interest (Crotty, 1998). According to Phillips and Pugh (1994), research disciplines are established by developing a body of knowledge and making progressive contributions to it. There are two broadly divergent views on the nature of knowledge which have dominated claims regarding their superiority in management research – the positivist and the interpretative paradigms (Henn et al., 2006). While interpretivism lends itself more to the use of qualitative methods (Kaplan and Maxwell, 1994), positivism is often associated with the use of quantitative

methods in the pursuit of knowledge (Crotty, 1998). However, there are growing concerns of the need for a pluralistic position in research to help improve communication among researchers from different paradigms, as they attempt to advance knowledge (Maxcy, 2003, Watson, 1990). The pragmatic paradigm allows for such communication among researchers from different paradigms to enhance the research process. This study was therefore approached from a pragmatic stance. This was to allow for the use of mixed approaches to elicit the best answers to the research question. To provide clear explanation and justification for the philosophical stance taken in this study, the positivist, interpretivist and pragmatic paradigms will be discussed below.

### **2.2.1 The Positivist Paradigm**

Positivism is linked to empirical science, and its confidence in science is drawn from a conviction that scientific knowledge is both accurate and certain (Crotty, 1998). It has a characteristic assumption that social phenomena can be explained by observing cause and effect of actions (Henn et al., 2006). Positivism takes the position that there is a scientific solution to every question, and every genuine knowledge is part of a single scientific system (Hanfling, 1981). This explains why it is often associated with survey research strategy and quantitative methods of analysis (Crotty, 1998). According to Henn et al.(2006), positivist researchers assert that the processes of cause and effect need to be identified to facilitate explanation of phenomena, and to test theory; that knowledge should be based on what can be assessed by observing tangible evidence; and that the scientific method, which accentuates control, standardisation, and objectivity should be adopted by researchers. This would require a highly structured research design, aimed at generating large-scale statistically-based studies; and the application of reliable methods. The problem with positivism is that it has excessively logical and rigid assumptions that do not make for high-quality social research (Crotty, 1998). In addition, it distances researchers from the world of everyday experiences (Husserl, 1970). This is because science imposes a very tight framework on the social phenomena it observes, not

taking note of the uncertainties and ambiguities experienced in the real world.

### **2.2.2 The Interpretivist Paradigm**

Interpretivists deny the assertions of the positivists. They argue that to gain deeper insight into the social world, it must be understood from the perceptions of the people being studied, instead of attempting to explain social phenomena by means of cause and effect (Weber, 1949). They argue that reality is socially constructed (Husserl, 1965). In other words, interpretivists argue that social phenomena cannot be studied under the same philosophical stance used in studying physical elements. By its nature, interpretivism lends itself more to the use of qualitative methods in the pursuit of knowledge (Kaplan and Maxwell, 1994). Much as interpretive research is renowned for its value of providing contextual depth; the validity, reliability and generalisability of the results may be questionable (Kelliher, 2005 ).

### **2.2.3 The Pragmatic Paradigm**

Philosophical pragmatism is characterised by the judgement of ideas and practices in terms of their usefulness, workability, and practicality which are considered the criteria of their truth, rightness and value (Reason, 2003). 'It offers a practical and outcome-oriented method of inquiry that is based on action and leads, iteratively, for further action and the elimination of doubts' (Johnson and Onwuegbuzie, 2004, p 17). What was most important in this study was the ability to obtain useful answers to the research question. Considering the uniqueness of the geographical setting and the need for a comprehensive mapping of the study area, a combination of quantitative and qualitative approaches was deemed appropriate to enhance the plausibility and robustness of the study. Pragmatism lends itself to the use of mixed methods, which is basically a combination of qualitative and quantitative research methods. According to Willems and Raush (1969), armed with two methods (i.e. both quantitative and qualitative data), rather than with a single one, pragmatic researchers are able to observe tiny details or to explore

indefinite scopes. With a positive attitude towards both techniques, qualitative research may be used to inform the quantitative portion of research studies, and vice versa. This is in agreement with the observation by Onwuegbuzie and Leech (2005) that the inclusion of quantitative data can help compensate for the fact that, typically, qualitative data cannot be generalised. Similarly, the inclusion of qualitative data can help to explain relationships discovered by quantitative data.

### **2.3 Research Methodology**

Mixed methods were adopted as the methodology for this study. This term generally denotes a combination of research methods. Thus, both qualitative and quantitative techniques were employed to study the topic. According to Cresswell et al. (2004), mixed method research transcends the collection of both quantitative and qualitative data; it involves integrating, relating, or mixing of data from various sources at some stage of the research process. It was deemed appropriate to adopt mixed methods research, because the use of multiple approaches has the advantage of capitalising on the strengths of each approach, while their different weaknesses are offset (Spratt et al., 2004) to enhance quality. The research required an investigation of various elements of the study area by measuring frequencies of occurrence as well as an exploration of various issues raised. Quantitative investigations were adopted to distinguish characteristics and to measure frequencies of occurrence of some identified phenomena in the study. On the other hand, qualitative data were found to be rich and holistic. They were useful for understanding complexities in the issues studied, thereby providing rich, valid explanations. Fellows and Liu (1997) noted that mixed methods research is useful for gaining insights and results, and for making inferences and drawing conclusions. According to Rossman and Wilson (1991), a combination of qualitative and quantitative approaches has the advantage of enabling confirmation or corroboration of each method via triangulation; elaborating or developing analysis; providing richer details; and initiating new lines of thinking through attention to surprises or paradoxes. Borkan

summarised the usefulness of mixed methods research in the statement below:

*Not only do these types of investigations have the advantages of the deep descriptions and entrée to subjects' lived realities explored by qualitative methods, they also have the potential to contribute the generalizability and statistical reliability that is the strength of quantitative research.*

(Borkan, 2004, p. 4).

Based on the foregoing, mixed method research was considered the most appropriate for this study. Using mixed methods has therefore provided more comprehensive answers to the research question beyond the limitations of a single method. Detailed discussions of the quantitative and qualitative approaches are provided below.

### **2.3.1 Quantitative Research**

This is characterised by the assumption that human behaviour can be explained by what may be termed 'social facts' which can be investigated by methodologies that utilise 'the deductive logic of the natural sciences (Horna, 1994). It involves the use of numerical indicators to determine the relative size of a particular communication or phenomenon (Matveev, 2002). Quantitative research aims at seeking explanations and demonstrating complex relationships among variables (Yu, 2003). Survey is the primary method for quantitative research, and data collected are often subjected to testable hypothesis, which are generalisable. It also requires the development of measurement scales (Lee et al., 1999). Some of the strengths of the quantitative method as identified by Amaratunga et al. (2002) are as follows:

- comparison and replication are allowable;
- independence of the observer from the subject being observed;
- the subject under analysis is measured through objective methods rather than being inferred subjectively through sensation, reflection or intuition; and

- reliability and validity may be determined more objectively than through qualitative techniques.

Although this method has been criticised for lack of detail, for not offering subjects the opportunity to respond in their own words and for assuming shared definitions (Bryman, 1988), it is notable for producing results that reflect the real situation without biased judgements (Shuttleworth, 2008). The researcher's own values, biases, and subjective preferences do not influence results in the quantitative approach (Matveev, 2002). It offers an excellent way of finalising data and filtering out external influences to achieve an unbiased outcome (Shuttleworth, 2008).

### **2.3.2 Qualitative Research**

This method tends to explore new areas or ideas with a view to developing theories through interacting with the environment (Henn et al., 2006). Qualitative research often employs methods like ethnography, case study, and action research, which usually combine and overlap. Qualitative research is conducted through an intense and sometimes prolonged contact with research area or typically ordinary life situations, which are reflective of the everyday life of individuals, groups, societies, and organisations (Miles and Huberman, 1994). Holt (1997) noted that decisions in qualitative research could sometimes be influenced by the views and perceptions of the researcher.

Qualitative data place emphasis on people's 'lived experience', and are essentially suitable for locating the meanings people place on events, processes and structures of their lives: their perceptions, assumptions, prejudgments and presuppositions; and for connecting these meanings to the social world around them (Van, 1977). Richards and Richards (1994), however, identified four major perceived constraints, which have traditionally militated against the use of qualitative approaches in practice despite the excitement about their potential in theory. These are: volume of data, complexity of analysis, details of classification record, and flexibility and momentum of analysis. Though criticised for being lengthy in description and

sometimes confusing, qualitative research has a desired attribute of encouraging and enhancing understanding of research especially when it involves some complex and important projects (Hamersley, 1992).

## **2.4 Strategy for this Research**

The choice of research strategy is informed by its suitability to achieve the best outcomes in the specific type of investigation being embarked upon. The methodological assumptions of the researcher often determine the way the data are treated in research (Henn et al., 2006). The study was conducted in two phases. The first phase involved a survey conducted in the study area to generate quantitative data. The nature of the research demanded that the primary data should be obtained directly from a representative proportion of the Kpirikpiri community to ensure its richness and reliability. This was necessary to establish the need gaps so that they could be properly addressed in the framework and general recommendations. It was therefore deemed appropriate to adopt the survey strategy in the study because it was found to be effective in describing the characteristics of the entire study area through the use of a representative sample. According to Henn et al. (2006), surveys provide the researcher with the statistical information required to understand a phenomenon or to test the strength of an existing theory. The nature of this study necessitated an appropriate mapping of the existing situation in Kpirikiri to provide a holistic understanding of the interplay of social, economic and environmental aspects of the area. This was then instrumental in proffering more effective ways of achieving effective and sustainable improvements in low-income neighbourhoods. The survey strategy was therefore useful in facilitating the empirical research and ensured a wide and inclusive coverage of the area at the specific period the study was being carried out.

The second phase involved the collection of qualitative data through focus group discussions and individual interviews. This was necessary to gain a deeper insight into the issues raised in the initial findings from the survey data.

#### **2.4.1 Population Sampling for the Survey**

The survey involved a representative sample of the 1420 households residing in the study area. A total of 142 respondents participated in the survey, representing 10 percent of the total number of households in the area. The decision to conduct the study in Kpirikpiri was based on three important considerations: (1) it is one of the three most deprived neighbourhoods in Abakaliki based on the assessments of the World Bank and the state government (2) it is the oldest slum among the three; and (3) It is a peripheral slum, which has been fully engulfed by the city due to urban expansion, and as a result, it has features of both peripheral and core area slums. The characteristics of peripheral and inner core area slums have been discussed in Chapter three. Therefore, it is expected that data collected from the community would reflect the character of the emerging slums as well as inner-city residential areas which might require improvement. For instance, it contains makeshift structures constructed with planks and corrugated zinc roofing sheets, old mud houses and more modern concrete block houses, some of which are fast deteriorating due to lack of maintenance.

To ensure an even spread of the sample and to avoid bias in the choice of respondents, the stratified sampling technique was applied in selecting the respondents to be interviewed. This is a probability sampling technique wherein the researcher divides the entire population into different subgroups or strata, then randomly selects the final subjects proportionally from the various strata (Castillo, 2009). The study area was divided into three sections using the two main roads that run across the community. The two roads – Ogbaga Road and Enugu Road – meet at a junction, thereby dividing the community into three sections of similar sizes. In each of these sections, three households were selected from each street. Given that most of the houses had multiple occupants, the selection process for each street was as follows:

**Participant One:** the household occupying the first room in the third house from the beginning of each street.



**Participant Two:** the household occupying the second room in the middle house on each street.

**Participant Three:** the household occupying the third room in the third house from the end of each street.

The same criteria applied to both sides of the street. In the areas where the houses were clustered without any clearly defined street, three houses were also selected randomly based on the numbers allocated to each by the researcher. This was to ensure that there was no bias in the selection process in such clustered areas. According to Crano and Brewer (2002), the simple random sampling technique gives an equal opportunity to every member of the population under study.

The selection process for the residential clusters was as follows:

**Participant One:** the household occupying the first room in the first house.

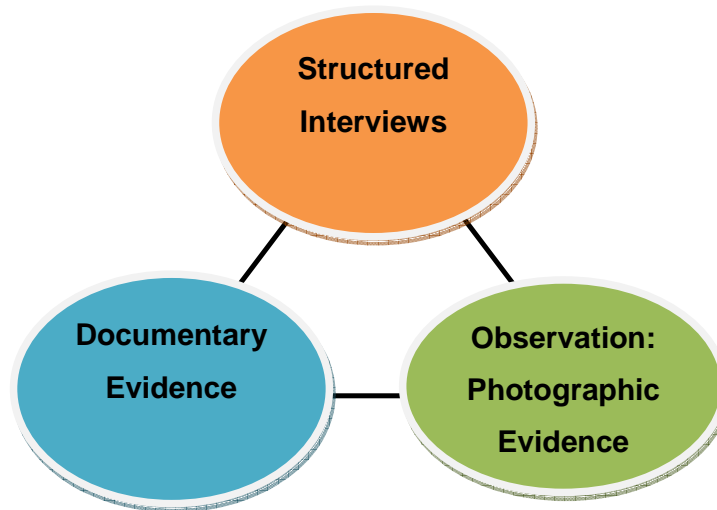
**Participant Two:** the household occupying the second room in the second house.

**Participant Three:** the household occupying the third room in the third house.

#### **2.4.2 Methods of First Phase of Data Collection**

The data collection methods considered suitable for the first phase of this study were structured interviews and observation – for the primary data. Secondary data was also collected from documentary evidence at this stage. These methods of data collection have been associated with the survey research strategy (Denscombe, 2007). It was necessary to combine three different methods to ensure comprehensiveness and to enhance the richness of the data collected. The process of combining data or methods to capture diverse viewpoints on an issue being studied is referred to as triangulation (Holborn, 2004). Some of the findings from the structured interviews required supporting evidence from secondary data as well as

photographic evidence for clarity and richness. This was particularly useful in analysing issues such as the water supply situation in the study area.



**Figure 2–1: Triangulation in the Data Collection Process**

Triangulation has been highly recommended as a method of increasing the validity of evaluation when analysing data from multiple sources (Mathison, 1988), as was the case in this study. It was therefore deemed appropriate for this study because it is effective in enhancing the empirical reliability of quantitative evaluations, and in substantiating the accuracy of data (see Campbell and Fiske, 1959, Denzin, 1989). According to Thurmond (2001), the intent behind using triangulation is to decrease, negate or counter-balance the deficiency of a single strategy, thereby increasing ability to interpret the findings. The various methods will now be discussed in more detail.

#### **2.4.2.1 Structured Interviews**

A questionnaire survey was considered inappropriate for the study. This was because such surveys require the respondents to complete the questions themselves (Newell, 1993). There was a need for direct contact with the respondents, to ensure that the questions were clearly understood and to give opportunity to those who might prefer responding in their native

language – Igbo. It also afforded the researcher the opportunity to make some instant observations in the course of the interviews. It was deemed appropriate to employ structured interviews for the study because this had the advantage of providing the interviewer with the opportunity to locate and secure the cooperation of the respondents, to motivate them and to explain questions to them through the survey schedule, and to ask questions in a clear and standardised way in accordance with the survey instructions, while maintaining a rapport with the respondents (see Fowler, 1988). This strategy proved to be effective, as some of the respondents needed further clarification, while others required translation of the interview questions to their native language (Igbo) to enable them express their views properly. This method also provided opportunity for further inquiry, to clarify some of the responses given by the residents and ensure that the correct information was recorded. In this way, the quality of data collected was enhanced.

The interviews were conducted with a survey schedule prepared to capture the social, economic and environmental conditions in the community. The structured interview questions contained in the survey schedule were arranged in three main sections. The first section covered general information about the respondents such as age, gender, and education level. The second section was designed to capture the existing social, economic and environmental conditions in the neighbourhood. Arthur and Nazroo (2003) noted that structured interview questions are particularly suitable for generating comparable responses from different respondents. The rationale for employing the structured interview method was to generate such comparable data, which when triangulated with data collected through other methods, would help to verify the results, which would then form the basis for assessing the state of the neighbourhood. The questions were closed-ended, used to capture information such as data on the number of rooms occupied by each household interviewed, types of employment, skills, and types of home-based enterprises. With the use of closed-ended questions, respondents found these easier to answer; the range of options helped clarify the meaning of some questions; irrelevant and confusing questions were therefore reduced; uneducated respondents were not disadvantaged,

the responses were easily comparable; and coding and statistical analysis were easier.

#### **2.4.2.2 Observation**

It was considered appropriate to carry out observations in this study to ensure that useful information, which might not be clearly appreciated from the responses in the interview process and which required graphic illustration, could be captured. This method was adopted mainly to collect data on the condition of the physical environment in the community, to ensure objectivity in its assessment. The observed features were captured with a digital camera and presented in the form of photographic evidence. Such data include general housing conditions; condition of roads and drainage; areas prone to flooding and state of sanitation; and other features, such as economic activities that illustrate the existing situation. In addition, there was often a possibility that respondents could purposely or inadvertently omit some relevant information while responding to the interview questions. Such information was observed and recorded to enhance the data quality.

#### **2.4.2.3 Documentary Evidence**

Documentary evidence is effective in elucidating past and present events, and established/official versions of issues, and helps in understanding the prevalent discourses in any research area (Finnegan, 1996, Denscombe, 2007). The documentary evidence collected in this study was used to expand the scale of data to a wider context, after checking against the sample for accuracy. The study required a clear understanding of the existing policies as well as reports on previous attempts made towards improving the well-being of slum dwellers in Abakaliki and other Nigerian cities. This was necessary to establish the strengths and weaknesses of the previous strategies, with a view to proffering possible ways of improving the present situation. Documents consulted in the study were maps, newspapers, government statistical documentaries, and policy documents on housing and urban development. These were sourced from government offices, and the

World Bank Community-Based Development Project Office in Abakaliki. The reports consulted include: World Bank Community-Based Development Project, Kpirikpiri, Abakaliki, Nigeria; Housing for Silkworm Rearers in the Mysore Seed Area, Karnataka, India (UN-Habitat, 2006c); Parshwanath Township project, Ahmedabad, India (Mukhija, 2004); Urban Community Development programme, Habitat Hyderabad, Andhra Pradesh, India (UN-Habitat, 2006c); Port Harcourt waterfront (squatter) settlements' redevelopment in Nigeria (Izeogu, 1993); the Barriadas of Lima GA, Peru (Chambers, 2005); and Housing Assistance for Antyodaya families Vedchhi Intensive Area Scheme – Velod district, Surat, Gujarat, India (UN-Habitat, 2006c).

### **2.4.3 Data Analysis**

The primary aim of the survey was to establish the existing social, economic and environmental conditions in the neighbourhood at the time of the study. It was intended that the information would be used in assessing the need gaps in the neighbourhood. It was also necessary to find out whether there are significant relationships existing between the various sets of data generated. In view of the foregoing, a combination of descriptive and inferential statistical tools was considered appropriate for the analysis of the quantitative data.

#### **2.4.3.1 Descriptive Analysis**

Descriptive analysis was adopted in this study because of its strength in providing summaries about sample data. Together with graphical analysis, descriptive statistics are generally applied in analysing quantitative data; and this would often suffice for basic descriptive studies (Henn et al., 2006, Trochim, 2005). The descriptive statistical tools adopted for summarising and presenting data were frequency tables and charts, data percentages, and photographic evidence. These methods summarise large sets of data that were collected and collated in various categories. These included nominal, ordinal, interval, ratio, and continuous values. According to Blaikie (2003), they provide quick and simple descriptions of large sets of data, which help

the researcher to get an overview of the phenomena being studied almost at a glance. It was deemed appropriate to use descriptive statistical methods in this study because they were found to be simple and effective tools for establishing the existing situation in the study area (see Calder, 1996).

#### **2.4.3.2 Inferential Analysis**

After examining the distribution of each of the variables, the next task was to look for possible associations between the variables. Contingency tables (cross-tabulation) were therefore generated to gain a better understanding of how different variables were interrelated. A cross-tabulation is a combined frequency distribution of cases based on two or more categorical variables. Statistical Package for Social Sciences (SPSS) was employed in cross-tabulating the variables to test for associations and differences between them. A good understanding of the possible reasons behind the observed social, economic or environmental phenomena was vital for proffering possible solutions to problems. This is because it afforded the opportunity to deal with the root cause of the issues and, in that way, to avoid superficial solutions.

#### **2.4.4 Second Phase of Data Collection (Focus Groups)**

The aim of the focus group discussions carried out in Kpirikpiri, Abakaliki, was to investigate the needs of the community and the interplay of the social, economic and environmental aspects, and to appraise the recent improvement projects in the area. Questions were developed to explore issues raised after analysing the quantitative data. Focus groups have been defined as groups of individuals selected and assembled by researchers to discuss and comment on a particular research subject (Powell and Single, 1996, p.499). Focus groups enable researchers to draw upon respondents' attitudes, feelings, beliefs, experiences and reactions on a subject matter in a way in which would not be feasible using other methods, such as observation, one-to-one interviewing, or questionnaire surveys (Gibbs, 1997). The synergy between participants during discussion is a valuable tool for gaining new insight in the research subject (Bruseberg and McDonagh,

2003). Such information could be useful in enhancing the lifestyle of people through providing services that meet real user needs through more effective plan preparation insight (Bruseberg and McDonagh, 2003).

#### **2.4.4.1 Pilot Study**

The pilot study involved two focus group discussions. The aim was to test the suitability of the questions for generating the desired data. It was also an opportunity to measure the length of time to be allocated to each discussion so that the participants could be given prior notice of the expected duration. The first pilot study involved seven participants selected through the local church. This resulted in the restructuring of the questions for clarity and ease of analysis. The second pilot study was conducted with another group of seven participants (customers and shopkeepers) selected through the help of the shopkeepers in the shopping area. The session was conducted around the barber's shop. This influenced the decision to conduct the main sessions in more enclosed venues to avoid distractions. It was observed that most of the participants were distracted by passers-by and other activities around the venue.

#### **2.4.4.2 Main Study**

The recommended size of a focus group is between six and ten persons (MacIntosh, 1993, p.1981); however there have been cases where as few as four or as many as fifteen participants were involved (Goss and Leinbach, 1996). To elicit the required information for this study, the focus group discussions were organised to involve four heterogeneous groups. The first two groups were selected from the two visible centres of community interaction identified in the area – the church and a shopping area. The other two groups comprised residents selected from two of the largest clusters of residential buildings in the study area. This was to ensure a wide coverage and to avoid any form of bias in the selection process.

**Table 2–1: Criteria for Selecting Focus Group Participants**

<b>Criteria</b>	<b>Description</b>	<b>Justification</b>
<b>Resident</b>	Should have lived in Kpirikpiri for at least seven years	To ensure that they have lived there long enough to appreciate changes over time, if any
<b>Gender</b>	Should comprise both <b>male</b> and <b>female</b> participants	To avoid gender bias in the discussions
<b>Age</b>	Should comprise <b>young adults</b> (18 to 37 years old) and <b>older residents</b> (38 years and above, which should include household heads)	To enhance the richness of the data by ensuring that the needs of both young and older residents were identified
<b>Residential status</b>	Participants should comprise <b>tenants</b> and <b>squatters</b>	To ensure that the needs of both tenants and squatters were identified
<b>Employment status</b>	Should comprise <b>employed</b> and <b>unemployed</b> residents	To ensure that the needs of both employed and unemployed were identified

Each of the groups comprised seven participants. The participants were selected to represent the seven categories of residents identified for the purpose of this study based on the criteria shown in Table 2–1. They include employed and unemployed residents, squatters and tenants, men and women, and young adults. The heads of household that were 38 years of age and above also doubled as representatives of the older residents. Therefore, there was no need for an additional participant for the category ‘older residents’. These categories were selected because they cut across a broad spectrum of the residents. Landlords were not included in the focus groups to give the tenants more freedom to speak. The landlords were individually interviewed later. The decision to organise heterogeneous groups was informed by the need to take advantage of the group dynamics to enhance the richness of the data. Heterogeneity groups help to engender contrasting opinions and informative discussions (Bruseberg and McDonagh, 2003, p. 29), which are necessary for understanding the relationships between the groups represented. Each participant gave his/her consent for the contributions to be recorded and used for the purpose of the study.



To ensure full involvement, the participants agreed on suitable times and venues for each session.

**The Church:** the discussion took place within the church premises on a Sunday evening when all participants agreed to meet. Participants were selected with the help of the church elders, who were briefed on the criteria.

**Shopping Area:** the participants drawn from the shopping area met on a Sunday evening at a venue agreed by all involved. They were selected with the help of shopkeepers in the area, who were briefed on the criteria.

**Residential Clusters:** it was necessary to select two groups from the residential clusters to ensure that residents who did not have any cause to be at church or the shopping area were included in the study. Participants from the first and second residential clusters agreed to meet on a Thursday evening and Saturday morning respectively, in the houses of one member of each group. They were selected randomly with the help of residents living within the areas, who were briefed on the criteria.

#### **2.4.4.3 The Discussion Process**

At the start of each session, a brief introduction to the study was presented to contextualise the discussion. The participants were then given opportunities to introduce themselves and familiarise with each other, to create a more relaxed atmosphere before the discussions began. Light refreshments were also provided and chairs were arranged in a circular and informal setting to make the participants comfortable during the discussion. After each question the participants were allowed to discuss the issues while the researcher played the role of a moderator – giving participants the opportunity to speak when they indicated. The discussions were recorded with two digital recorders to ensure that every comment was captured and to avoid loss of data. The sessions lasted for about 60 to 70 minutes each.

### **2.4.5 Second Phase of Data Collection (Individual Interviews)**

It was necessary to conduct some individual interviews to provide further insight into the research subject. This phase involved semi-structured interviews conducted in the study area. Semi-structured interviews are particularly suitable for conducting exploratory studies of this nature (Saunders et al., 2003). This is because semi-structured interviewing is more flexible than standardised methods, such as structured interviews or surveys (Hockey et al., 2005). It allows the flexibility of pursuing and probing for narrative, relevant information, through additional questions which are often noted as prompts on the schedule (Hockey et al., 2005).

#### **2.4.5.1 Interviews with Landlords**

The first series of interviews involved landlords in the study area. Following the responses from the focus groups which needed to be explored further, four landlords were interviewed. To avoid bias, a random selection was made from the landlords identified in the area. The four landlords were selected from the four areas where the focus groups were organised. The purpose was to investigate the landlords' experience and possible challenges in Kpirikpiri from their point of view. The interviews were recorded with digital recording devices to ensure that all information was fully captured.

#### **2.4.5.2 Interviews with Government and World Bank Officials**

The second set of interviews involved government officials whom Kpirikpiri falls directly under their jurisdiction. Those interviewed include the chairperson of Ebonyi local government area (the local authority in charge of Kpirikpiri); and the ward councillor representing Kpirikpiri in the Ebonyi local legislative council, who also represented Kpirikpiri residents in the negotiations with the World Bank team. Also interviewed was the community officer of the World Bank Assisted Community Urban Development Project in Ebonyi state. These participants were selected because they represented the main stakeholders who take decisions in matters relating to the development of Kpirikpiri. The purpose of the interviews was to investigate

the various roles and efforts of each stakeholder in the development of Kpirikpiri; and to understand the challenges associated, progress made and future plans.

#### **2.4.5.3 Interviews with Local Business Owners**

The third set of interviews involved proprietors of businesses identified in the study area. It was deemed necessary to conduct the interviews because unemployment and a low rate of participation in local business activities were major problems identified during the survey. The aim of the interviews was to assess the state of economic activities and to identify barriers to the establishment and growth of businesses in the study area. A systematic sampling technique was applied in selecting participants for this set of interviews. Five categories of businesses activities were identified in the neighbourhood. Therefore, one participant was selected to represent each category.

#### **2.4.6 Analysis of Qualitative Data**

The responses to the focus group and interview questions and the important information provided by key stakeholders were transcribed and analysed based on the themes developed from the initial findings, as well as those that emerged in the transcription process. The analysis contained some of the significant narratives as obtained from the participants. These were quoted as evidence to support various assertions in the course of the discussions. The responses were largely in English, but interspersed with Igbo, so the author translated to English in the transcription process.

#### **2.4.7 Positionality**

The participants were informed of the purpose of the study, and the researcher took a neutral position. They were aware that the researcher was independent and not representing any of the authorities or vested interests. Therefore, the focus group participants were expecting that their opinion would only be used for academic purposes.

#### **2.4.8 Ethical Considerations**

In view of the involvement of human participants in this research, it was necessary to consider and address ethical issues. All participants were made aware of the purpose of the research and how the information they were to provide would be used. They were also informed of the possible outcomes of the study.

Having provided adequate information about the research, every participant gave their consent without any undue pressure from the researcher and with the full knowledge and understanding of what they were agreeing. The photographic evidence provided in the thesis was obtained with full consent of the individuals involved, including shop and home owners. In line with the ethical requirements of Northumbria University, participants had to be at least eighteen years of age to take part in the research. This was to ensure that they were old enough to understand what was being asked of them and to provide their own consent. By confirming the age of each respondent before the interviews, it was ensured that no minor participated in the research.

Each participant's identity and information were handled with strict confidentiality. The data was securely stored during the study in line with the data protection requirements of Northumbria University. Apart from those participants who consented to the use of their full names in the thesis, every other participant remained anonymous. It was also ensured that all documentary evidence alluded to in the research was referenced accordingly. These included journals, books, maps, and models.

Ethical approval for the research was obtained from the Northumbria University Ethical Committee. It is therefore confirmed that due process relating to research ethics in the school of Built and Natural Environment, Northumbria University was maintained, and that there were no ethical concerns capable of invalidating the study.

## **2.5 Chapter Summary**

This chapter has presented a detailed discussion of the philosophical assumptions, strategies and methods that could be adopted in a research process. The chapter shows that the survey research strategy was adopted for collecting the primary data. It concludes that the survey strategy is effective in ensuring high-quality data and a wide and inclusive coverage during data collection (Denscombe, 2007), and as such it was deemed appropriate for the study.

The processes of data collection and analysis have been discussed, confirming the methods adopted as structured and semi-structured interviews, observation presented in photographic evidence, and documentary evidence (for data collection); and descriptive and inferential statistics (for data analysis). The chapter also acknowledges the importance of inferential statistics in the test for associations between variables. The chapter illustrated the strategy adopted for the second phase of data collection and analysis. The research's ethical considerations were also discussed, amongst other issues. The next chapter will now discuss the concept of slums, various aspects of slum communities and associated theories, with a view to establishing the theoretical perspective for the study.

## **CHAPTER THREE**

### **THEORETICAL PERSPECTIVE**

#### **3.1 Introduction**

This chapter aims to establish a theoretical underpinning for the study. It contains an in-depth analysis of existing literature on the concept of slums, and a critical analysis of existing theories related to this study. It presents a detailed analysis of the social, economic and environmental aspects of slum communities. The chapter has been arranged in four main sections for the purpose of clarity. The first section examines the concept of slums and how they emerge in cities. It also presents a critical analysis of slum theories. The second, third and fourth sections deal with the social, economic and environmental aspects of slum communities and associated theories.

#### **3.2 The Concept of Slums**

The origin of the term 'slum' dates back to the nineteenth century, when it was used to represent a street, alley or court situated in a crowded district of a town or city and inhabited by people of a low class or by the very poor, often regarded as an enclave for clandestine activities such as crime and drug abuse, and a likely source of epidemics that had devastating effects on urban areas (UN-Habitat, 2003a). In Latin America, such areas were often seen as 'a cancer' which needed to be eradicated, hence the dominant use of the slum clearance approach in the period of the 1950s and 1960s (Abrahams, 1964). Slum dwellers were considered undisciplined, thriftless, dangerous and intemperate people whose failings resulted in the deplorable conditions of the areas where they lived (Yelling, 1986). According to Gaskell (1990), slum dwellers were feared as violent, and often perceived by outsiders as undeserving of help and consideration. They were perceived as people who were personally tainted (Gilbert, 2007), whereas, on the contrary, they are usually ordinary people who happen to be living in such conditions due to various life circumstances (Hardoy and Satterthwaite, 1989). In fact, it is argued that the poor are not a burden upon the urbanising

city, but are often its most dynamic resource (STWR, 2010, p. 8). In view of the social stigma associated with slums, the term has generated controversies in academic research which has resulted in some researchers' disapproval of it (see Perlman, 2002). Other terms such as informal settlements, peri-urban areas, shantytowns, spontaneous settlements, or low-income neighbourhoods, which appear to be more neutral in their meaning, have even been suggested (Dagdeviren and Robertson, 2009). In spite of the controversies associated with the term 'slum', it has re-emerged in development research. In fact, it has gained more legitimacy as deprived communities now prefer to call themselves slum dwellers (d'Cruz and Satterthwaite, 2005). It has been argued that the term was adopted by the UN and multinational development agencies for the purpose of justifying their existence, to show that they are addressing major humanitarian issues that require urgent attention (Gilbert, 2007). However, this does not remove the fact that such places exist at different levels as parts of cities across the world, and that the problems need to be addressed with a view to improving the living conditions of the residents. Although the estimates provided by the UN may be far from accurate on account of data limitations (Dagdeviren and Robertson, 2009), they ensure that people living in deprivation are not completely forgotten and left to face their challenges by themselves without any external help. Regardless of the term used, what matters is that the real living conditions in these neighbourhoods are not understated, as the issues clearly need to be addressed. Much as it is not within the scope of this research to develop a suitable term for communities that are living in deprivation, it is important to state that the meaning of the term 'slum' has evolved beyond the stigma previously associated with it. Therefore, it is no longer considered derogatory in present-day research to use the term 'slum' or any of the other suggested terms, provided that they help to explain the intentions and operations of the user in clear terms. The real challenge is that despite the huge amount of funds channelled towards slum improvement in Africa, Asia and certain South American countries, large numbers of people still live in deprived conditions.

### **3.2.1 Defining Slums**

Although there is no generic definition for slums yet, the term has been defined by different organisations, nations and scholars to suit their working purposes. According to UN-Habitat (2003a), slums are complex in nature and as such cannot be defined according to one single parameter. In fact, factors considered in defining an area as a slum vary, not only from one country to another but from one locality to another within the same country (Hardoy and Satterthwaite, 1989, Dagdeviren and Robertson, 2009). For instance, for the purposes of the 2001 census of India, slum areas broadly constitute:

1. All specified areas notified as 'slum' by state/local government and union territory administration under any Act;
2. All areas recognised as 'slum' by state/local government and union territory administration which may have not been formally notified as such under any Act;
3. A compact area with a population of at least 300, or about 60–70 households, in poorly- built congested tenements, in an unhygienic environment, usually with inadequate infrastructure and without proper sanitary and drinking water facilities (Government of India, 2001).

In Oyo state, Nigeria, the term 'slum' has been defined as 'those areas that are yet to develop in terms of good planning and are characterised by lack of infrastructural facilities, a predominantly poor and illiterate population' (Fourchard, 2003, p. 11). Mabogunje defined 'slum' as an area of substandard housing constructed of reclaimed waste material, such as wood and corrugated iron sheets, where there are no planned road networks, sewerage systems or other basic amenities (Obhudho and Mhlanga, 1998). The Expert Group of the United Nations (UN-Habitat, 2002) defined 'slum' as a contiguous settlement where the inhabitants are characterised as having inadequate housing and basic services. In a more recent attempt, UN-Habitat (2007b) defined a slum as any part of an urban area characterised by inadequate access to safe water, sanitation, and other social facilities and infrastructure, poor quality housing, insecure residential status and



overcrowding. This implies that any part of an urban area lacking one or more of the following is regarded as a slum:

1. Durable housing of a permanent nature that protects against extreme climatic conditions.
2. Sufficient living space, which means not more than three people sharing the same room.
3. Easy access to safe water in sufficient amounts at an affordable price.
4. Access to safe sanitation in the form of a private or public toilet shared by a reasonable number of people.
5. Security of tenure preventing forced evictions.

The definition by UN-Habitat (2007b) suggests that there are varied degrees of deprivation. Therefore, not all slums are the same: while some people are lacking in one of the matters stated above, others are lacking in more. A slum is considered to be facing extreme conditions when it lacks more than three of the basic needs (UN-Habitat, 2003a). According to UN-Habitat (2003a), slums accommodate the highest concentrations of the urban poor living in the worst conceivable shelter and environmental conditions. Migrants to cities are often attracted to slums because they provide the initial reception point in the city; they supply cheaper and more affordable housing, and often a possibility of gaining access to the informal employment market (UN-Habitat, 2005a). Some slums are part of the oldest part of the city where they are located. Such slums are occupied by people who have lived there for long periods of time.

### **3.2.2 Slum Theories**

Slums can be divided into two broad types: 'slums of hope' and 'slums of despair'. This was based on the theory developed by Stokes (1962). The theory hinges on the attitude of the people, which results in either upward or downward mobility. The slums of hope are those occupied by people on an upward trend, for the most part made up of newer, usually self-built structures, and which are in or have recently undergone a developmental process of consolidation and improvement. The slums of despair refer to

‘deteriorating’ neighbourhoods in which environmental conditions and services are in a process of seemingly inevitable decay. Stokes distinguishes between the two types of slum. Those living in the slums of hope were expected to eventually become integrated into the mass of the working population because of the enthusiasm of the residents for upward movement, while the slums of despair would remain the home of dropouts and those with social vices due to their lackadaisical attitude to upward mobility. While the slums of despair were regarded as the home of the poor in society, the slums of hope were viewed as home for the strangers and immigrants attracted to the city by the social and economic opportunities offered by it. Unfortunately, the history of slums in Europe, North America and Australia has demonstrated that neglect may result in slums of hope deteriorating into slums of despair (UN-Habitat, 2007a). The definitions presented in the previous section focused on the physical environment and legal aspects of slum communities, highlighting the associated deprivations. They tend to suggest that deprivation can only be physical, thereby ignoring the social and economic deprivations, which slum dwellers could face. However, Stokes’ theory recognises the importance of the social and economic conditions of the community in understanding slums. Therefore, the deprivations and the potentials of slum communities may be social, economic, or environmental.

UN-Habitat (2003a) has also categorised slums by the diversities in their spatial forms. The categorisation is based on the premise that each slum possesses certain spatial attributes with some qualities that reinforce both its strengths and its weaknesses. These qualities determine the appropriate intervention for the area. The spatial categories are: origin and age, location and boundaries, size and scale, legality and vulnerability, and development state (UN-Habitat, 2003a). Distinctions were made between the categories based on their unique characteristics, as shown in below.

**Table 3–1: Categories of Slum by Spatial Characteristics**

<b>Categories</b>	<b>Characteristics</b>
<b>Origin and age</b>	Historic city-centre slums: often a mixture of grand buildings and public spaces, many in semi-ruins, others taken over for private use
	Slum estates: rundown inner-city housing (private and public)
	Consolidating informal settlements: developments on informally subdivided land which have gained recognition over time
	Recent slums: similar to consolidating informal settlements, but newer and unconsolidated neighbourhoods, often characterised by poorer and less permanent developments
<b>Location and boundaries</b>	Central: formed when original owners of houses in the inner city move to better locations. Residents benefit from closeness to employment opportunities
	Scattered slum islands: islands of slums surrounded by formal housing and other officially sanctioned land uses
	Peripheral: squatter settlements on the city fringe, occupied either illegally, or through a rent arrangement with the owner
<b>Size and scale</b>	Large slum settlements: often equivalent to cities in size – sometimes larger than the city they are part of
	Medium-sized slum estates
	Small slums
<b>Legality and vulnerability</b>	Illegal
	Informal: occupied without any formal recognition
<b>Development state: dynamic and diagnosis</b>	Communities/individuals lacking incentive for improvement
	Slums with ongoing individual and community-led development
	Intervention-led improved slums: settlements where some intervention has been made in certain aspects, but which have not had a complete upgrading project
	Upgraded slums

Source: Adapted from UN-Habitat (2003a)

The above framework is a good attempt at distinguishing between various types of slums. However, as observed by Alemayehu (2008), the framework has only two characteristics under the category labelled ‘legality and

vulnerability'. UN-Habitat failed to recognise that there are slums which are formal (legal) and informal (illegal). There are also formal (planned and serviced) inner-city slums, occupied legally, which have deteriorated due to lack of maintenance. A combination of the two theories tells the story of slums. The enthusiasm for upward movement in the social strata was viewed as an asset in Stokes' theory. Regardless of the spatial characteristics and the level of deprivation in any slum, the attitude of the residents could catalyse the interventions process and ensure sustainability of the changes. The designation 'slums of hope' is particularly appropriate to slums in developing countries occupied by immigrants from the nearby rural areas. Lloyd (1979, p. 33) observed that in many cases, the people have come from societies with strong emphasis on individual achievement: their journey to the city was a conscious move for self-improvement, their success in finding work and establishing a home in the city a demonstration of their achievement. Most peripheral slums in Nigeria are occupied by rural-urban migrants. In the case of Kpirikpiri, it is mainly occupied by the Igbo tribe from south-east Nigeria. The Igbo people are distinguished by their spirit of individualistic independence and self-reliance, which are perhaps their most noticeable character traits (Chigbu, 2009). As a result, they have great enthusiasm for change. It is therefore imperative that the attitude of the slum dwellers is assessed and properly understood before deciding the intervention approach appropriate for the area.

### **3.2.3 The Slum Formation Process**

Urban slums emerge as a result of the gap between demand and (legal and formal) supply in the housing market (Chauhan, 1996). Slum formation is often triggered by population expansion occurring in the form of rural-urban migration, combinations of natural and migratory growth, or population displacement as a result of armed conflicts or internal strife and ethnic violence (UN-Habitat, 2003a). This explains why slums can be found both in the decaying inner city – core area slums; and at the edges of urban expansion – peripheral slums (George, 1999, Ezenagu, 2000, Fourchard, 2003, Davis, 2004). Core area slums result from the misuse of dwelling units

originally planned for less intensive uses (George, 1999), so they are often characterised by densely-packed, decaying rooming housing with inadequate amenities (Agnihotri, 1994). On the other hand, peripheral slums are characterised by poor quality dwellings, including makeshift structures built in an unplanned manner (George, 1999). Peripheral slums are mainly occupied by new rural migrants, while the core area slums are mainly occupied by unskilled long-term city dwellers (Agnihotri, 1994).

Slums have been described as the poor people's way of addressing their housing problems (Chauhan, 1996), which is often as a result of the failure of municipal authorities to make necessary provision to tackle the problems of urban expansion in time, before they escalate to more complex situations (UN-Habitat, 2003a). The dearth of socio-economic data on slum dwellers has also been associated with this neglect by the municipal authorities (Turkstra and Raithelhuber, 2004). It is rather striking to note that an increasing number of city dwellers around the world live in such deprivations as described above, and Africa has the highest share of these. In fact, about 70 percent of the urban population in sub-Saharan African cities live in slums (UN-Habitat, 2006a). It is to this end that Nawagamuwa and Viking (2003) and Payne and Majale (2004) argue that if drastic measures are not taken to effectively address the issue of slums, a major problematic situation awaits the world's cities.

Having established that deprivations can affect the social, economic and environmental aspects of any slum community, these will be discussed in detail in the context of this research.

### **3.3 Social Aspects of Slum Communities**

This section explores the social aspects of slum communities and associated theoretical concepts. Social problems, where they exist, have adverse impacts on living environments. One of the problems of slum dwellers is their exclusion from wider society (Nger and Riley, 2007). According to UN-Habitat (2002), slums are often not recognised and addressed by the public authorities as an integral or equal part of the city. The social exclusion faced

by slum dwellers among residents of other neighbourhoods can only be effectively addressed when it is clearly recognised. This is why it is important to understand social cohesion and social capital and their roles in slum communities. It has been argued that cities are systems comprising a network of interdependent places (Berry, 1964). Slums are undeniably an integral part of most world cities, particularly in the developing countries. Therefore, whatever affects any part of the city impacts directly or indirectly on others. In addressing the issue of slums, the city has to be treated as a single entity with a view to minimising disparities between different areas or districts. The primary aim of slum improvement is thus to build socially cohesive cities by reducing disparities between the different neighbourhoods. According to Chan and Lee (2007), there are six significant factors that ensure social sustainability of slum communities – satisfactory welfare requirements; ability to conserve available resources; a harmonious living environment for residents; adequate resources for daily life operations; continuous development; and availability of open spaces to foster community interaction. Enyedi (2002) noted that a healthy social environment is one characterised by a good quality of life, harmonious living, and reduced social inequality. People in socially cohesive groups are more strongly motivated to contribute to the groups' welfare, with a view to advancing their objectives and participating in community activities (Cartwright, 1968). Social cohesion has been defined as the process of building shared values, reduction of disparities in wealth and income; and generally enabling people to have a sense of being engaged in a common enterprise when facing challenges, and that they are members of the same community (Maxwell, 1996). According to Kawachi and Berkman (2000), social cohesion refers to the extent of connectedness and solidarity among groups in society. This suggests that there is a need for links between various groups from different neighbourhoods in the city, regardless of their backgrounds.

From the numerous definitions of social cohesion, two principal elements have been emphasised in the literature: the reduction of disparities, inequalities and social exclusion; and the strengthening of social relations, interactions and ties (Berger-Schmitt, 2000). Socially cohesive communities

are therefore characterised by: common values and a civic culture; social order and social regulation; social solidarity and reductions in wealth disparities; social networks and social capital; and place attachment and identity (Forrest and Kearns, 2001, Green et al., 2003). Table 3–2 below shows the description of each feature.

**Table 3–2: Features of Social Cohesion**

<b>Characteristics</b>	<b>Description</b>
Common values and civic culture	Common aims and objectives; common moral principles and codes of behaviour; support for political institutions and participation in politics
Social order and social control	Absence of general conflict and threats to the existing order; absence of incivility; effective informal control; tolerance; respect for differences; and inter-group cooperation
Social solidarity and reductions in wealth disparities	Harmonious economic and social development and common standards; redistribution of public finances and of opportunities; equal access to services and welfare benefits; ready acknowledgement of social obligations and willingness to assist others
Social networks and social capital	High degree of social interaction within communities and families; civic engagement and associational activity; easy resolution of collective action problems
Place attachment and identity	Strong attachment to place; intertwining of personal and place identity

Source: Forrest and Kearns (2001)

Two of the features above are particularly vital for analysing the state of slum communities – ‘social capital’ and ‘place attachment’. An assessment of social capital reveals the level of interaction between residents and their ability to work together as a social entity. This is important for any progress to be made in the community. On the other hand, place attachment shows the willingness of slum dwellers to make long-term commitments to the community. This would ensure that investments made in people are utilised for the continuous development of the community on a long-term basis. It is unlikely that people who are attached to a place would move to other places

when they have received improvements which should benefit the entire neighbourhood.

### **3.3.1 Social Capital Theory**

Social capital is a term that has been used across the whole of social sciences, from economics and organisational sociology to political science (Beugelsdijk and Smulders, 2003). For instance, scholars in organisational studies view social capital as the network that a firm belongs to and the resources and limitations this network may provide (Burt, 1992, Coleman, 1988, Gulati, 1999). Studies have shown that the existence of social capital in a community plays a vital role in the success or failure of management of collective actions (Bebbington et al., 2006, Pretty, 2003, Uphoff, 1998). Thus, each neighbourhood in a cohesive society is known to be richly endowed with stocks of social capital (Kawachi and Berkman., 2000, Forrest and Kearns, 2001). Several attempts have thus been made by authors in various fields to provide a definition for social capital. Some authors have defined social capital to reflect what it is, while others have defined it by its function. Among the various attempts that have been made to define social capital, the definitions provided by Bourdieu (1986), Coleman (1988) and Putnam (1993) are the most prominent and are of particular importance as the development of the concept seems to have been significantly influenced by their contributions (Dahal and Adhikari, 2008).

Bourdieu (1986, p. 248) defined the term as ‘the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition’. He identified three dimensions of capital, each with its own relationship to class: economic, cultural and social capital. According to Siisiainen (2000), Bourdieu put the emphasis on conflicts and the power function – social relations that increase the ability of an actor to advance her/his interests. According to Coleman (1988 p. s96), social capital ‘is not a single entity, but a variety of different entities having two characteristics in common: they all consist of some aspects of social structures, and they facilitate certain actions of individuals who are within the structure’. This was



an attempt to define social capital by its function. Putnam (1993, p. 167) defined social capital as the features of social organisations such as levels of interpersonal trust and norms of reciprocity and mutual aid, which act as resources for individuals and facilitate collective action. Putnam's main contention was that the existence of a well-functioning economic system and a high level of political integration are direct results of the successful accumulation of social capital in a society (Putnam, 1993). DeFilippis (2001), however, argued that Putnam's concept was fundamentally economically flawed because he separated social capital from economic capital. DeFilippis (2001) advocated rather a reconnection of social capital to economic capital for the term to retain its meaning. According to Narayan (1997, p. 50), social capital refers to the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society's institutional arrangements which enable members to achieve their individual and community objectives. Portes (1998, p. 8) also defined social capital as 'the ability to secure benefits through membership in networks and other social structures'. Regardless of the differences in emphases and purposes expressed in the above definitions, one point remains consistent – interpersonal relationships (Portes, 1998, Narayan and Cassidy, 2001) and the benefits they can bring (Dahal and Adhikari, 2008). It is widely agreed that social capital facilitates collective actions which are of mutual benefit to society (Hobbs, 2000). According to Easterly et al. (2006), the ability to maintain social order, solidarity, trust, reduction in wealth disparities and strong attachment to place will result in productive potentials being identified and harnessed for the collective use of the community. Forrest and Kearns (2001) identified eight domains of social capital, which are discussed below.

(1) **Empowerment:** a situation where people feel they have a voice which is listened to, are involved in processes that affect them and can themselves take actions to initiate changes. (2) **Participation:** refers to people being involved in social and community activities, organising local events and attending in large numbers. (3) **Associational Activity and Common Purpose:** refers to a situation where people co-operate with one another by the creation of formal and informal groups to promote their interests.

(4) **Supporting Networks and Reciprocity:** individuals and organisations co-operate to support one another for either mutual or one-sided gain, with an expectation that help would be received from others when needed. (5) **Collective Norms and Values:** when people share common values and norms of behaviour. (6) **Trust:** where people feel they can trust their co-residents and local organisations responsible for governing or serving their community. (7) **Safety:** when people feel safe in their neighbourhood and are not in any way restricted in their use of public space by fear of being harmed. (8) **Belonging:** where people feel connected to their co-residents and their home area, and have a sense of belonging to the place and its people.

Creating social capital is thus a necessary requirement for fostering communal actions, which are in turn vital for progressive development (Narayan and Pritchett, 1997). According to Sabel (1994), social capital is created through the commitment of actors to negotiations in progress, based on shared understanding of common goals. It is created through processes of learning interaction and planning through opportunities provided by actual occasions (Falk and Kilpatrick, 1999). In other words, when people take advantage of opportunities provided through membership of associations and events in the locality in which they work, reside or are educated, social capital creation is facilitated.

### **3.3.2 Forms of Social Capital**

**Formal and Informal Social Capital:** Pichler and Wallace (2007) distinguished between formal and informal social capital. The kind of social capital created through participation in civic organisations and activities is referred to as formal. However, it is argued that participation seldom happens impulsively; rather, it involves social preparation (Albee and Boyd, 1997). This could involve gathering relevant information; analysing the situation; prioritising actions; joining together in organised groups; and working out ways of implementing actions (Hobbs, 2000). The concept of formal social capital is based largely on the writings of Putnam (1993, 1995, 2000), who argued that participation increases social capital, either through joining civic organisations or participating in public life. On the other hand, the concept of

informal social capital was championed by Bourdieu (1986) and Coleman (1988). This refers to the social capital created through individual friendships and associations. According to Pichler and Wallace (2007), formal social capital would result in better forms of informal networking and support, which would reinforce social norms of cooperation and trust, while informal participation could provide compensatory support where formal organisations are absent. This suggests that these two forms of social capital are linked (Pichler and Wallace, 2007). However, formal social capital is more beneficial to the community because it takes residents beyond the survival level into progress (Briggs, 1998). The existence of formal associations provides the platform for improvements to be discussed and executed with the support of the residents. The leadership structures provided by the associations enhance negotiations with public authorities or international organisations involved in improvement programmes.

Existence of organised groups such as business cooperative societies and landlord-and-tenant associations is evidence of formal social capital. Cooperative enterprises provide the organisational means for creating productive employment, overcoming poverty and achieving social integration (UN, 1994, p. 24). Deji (2005) asserted that people come together in cooperative societies to pool their resources together to enable them to meet individual needs that could not be resolved on their own, due to their limited financial capacities. He maintained that membership of cooperative societies provides better and reliable access to credit facilities (Deji, 2005). Ferrate (1991) noted that tenant associations have the ability to identify issues and mobilise members to achieve collective goals. Therefore, landlord-and-tenant associations provide the platform for tenancy related issues to be discussed by both parties. This helps reduce disputes between landlords and tenants in communities.

**Structural and Cognitive Social Capital:** Uphoff (1998) identified two interrelated categories which could enhance the understanding of social capital. The first is structural social capital, which involves various forms of social organisations, particularly roles, rules, precedents and procedures as

well as a wide range of networks that contribute to cooperation. The second category is cognitive social capital, which includes norms, values and beliefs. These are developed from mental processes and their resultant ideas, and reinforced by culture and ideology. Although there is a connection between these two categories, structural social capital assets are extrinsic and observable, while cognitive social capital assets are not (Uphoff, 1998).

**Bonding, Bridging and Linking Social Capital:** social capital has also been classified into three forms based on relationships existing between actors located at different levels (Dahal and Adhikari, 2008): these are bonding, bridging and linking social capital. Bonding social capital has to do with strong social networks of people of the same kind, such as close friends and relatives, while bridging social capital refers to links existing between people who are different in a demographic sense, and linking social capital refers to links with people occupying influential positions financially or in political circles (Woolcock and Sweetser, 2002). While bonding social capital is exclusionary and tied to strong social networks, bridging social capital builds bridges between different social groups and remains open to others wishing to join (Woolcock, 1998). According to Ellison et al. (2011), bridging social capital can lead to new information from distant connections and a broader world view. Groups with a wider range of occupations represented in their social circle are also more likely to have access to employment-related information (Boase et al., 2006). Linking social capital is a relatively new addition to the social capital debate, and grew out of a need for sustainable development in developing societies (Woolcock, 2001, Putnam, 2000). It brings together social groups from different strata of society (Mateju and Vitaskova, 2006). Linking social capital is important in the development context because government agencies and institutions play a major role in engaging local communities in development projects (Harper, 2002).

According to Mitra (2008), in the absence of social capital, access to any source of livelihood could be a major challenge in slum communities, and as such upward mobility could be restricted. The type of strong relationships that often exist between rural-based jobseekers and their relatives in urban

areas, which afford them the opportunity to collect urban employment information before they finally migrate (Mitra, 1994, Banerjee, 1986) is required among slum dwellers. Thus, the existence of social capital within communities could potentially be of great importance to slum dwellers, considering that it offers the potential of networks and trust to encourage economic and general community development (Daniere et al., 2002).

The foregoing analysis has shown the various dimensions of social capital as developed to suit diverse fields of research. Particularly important to slum communities is the existence of strong interpersonal relationships (bonding/informal social capital); participation in formal associational activities, both in local groups and larger ones involving members from other neighbourhoods (bridging/formal social capital); and links to civic authorities and agencies which could provide institutional assistance for development (linking social capital). Bonding/informal social capital is shown in the existence of trust among residents, particularly when money and other valuables are involved (Putnam, 1993, Leyden, 2003). Bridging/formal social capital can be seen in the existence of friendships among residents and the high frequency of meetings with one another (Coleman, 1990, Leyden, 2003). Linking social capital is evidenced in the existence of relationships between the general population and those in authority at ward, local and state government levels (Forrest and Kearns, 2001, Green et al., 2003). Strong relationships and associational activities provide the fundamental structure upon which any improvement can be made to ensure effectiveness and sustainability. An organised social structure provides the platform for leadership and communal actions, and large associations expose people to important information (such as employment opportunities and business ideas) available outside their neighbourhood. Additionally, the feeling of a sense of belonging is of high importance in slum communities. It shows that the people feel they are part of a community and that they are not living in isolation. Evidence of a sense of belonging can be seen in the availability of possible sources of help for residents in difficult situations (Maxwell, 1996, Marsh et al., 2007).

### 3.3.3 Community Organisations and Their Influence on Social Cohesion and Social Capital

Every community has organisations that carry out specific functions towards servicing the needs of the people. These organisations influence social cohesion in diverse ways. They can be grouped into four major categories (Heyneman, 2003):

**(a) Political Organisations:** the levels of honesty and transparency in the judicial, legislative and executive arms of government have implications for social cohesion. A community where the government is trusted, where collectively agreed rights and responsibilities are mostly met, and where political attitudes support non-revolutionary and non-anarchist forms of political action could be said to be cohesive (Kearns and Forrest, 2000). The government needs to be transparent and fair in every decision-making process to gain the trust of the people. This is necessary as the government has the vital role of shaping the context and climate within which civil society is organised (Bunce, 1999).

**(b) Social Organisations:** these organisations, such as church groups and voluntary associations, contribute by sponsoring selfless endeavours that bind people to moral norms through shared moral principles (Heyneman, 2003). Churches provide moral principles which enable people to live together peacefully in society, deriving mutual benefits from one another. Such communities show clear evidence of social capital. Churches also bring together people from diverse backgrounds and fields of endeavour, thereby creating a forum for sharing information from a wider spectrum of sources. If churches and other similar voluntary associations are given the opportunity to participate more in development, issues of mistrust among residents of slum communities would be minimised and communal activities would thrive and deliver desired benefits to the population.

**(c) Economic Organisations:** the quality of corporate governance and the adherence to legal procedures when acquiring and promoting employees have implications for social cohesion (Heyneman, 2003). Employers of

labour must show fairness in their employment procedures and maintain adequate employee welfare. This will ensure that every employee feels a sense of belonging.

**(d) Educational Organisations:** the effectiveness of schools and universities also influences social cohesion. Easterly (2006) argued that education is one potentially important policy lever for enhancing social cohesion. The national education system first emerged as an instrument of state formation for providing an effective means of training state functionaries, promoting loyalty and social order amongst the people, disseminating dominant national ideologies and languages, and acclimatising populations to the new regulative regimes of the nascent modern bureaucracies (Weber, 1979, Boli, 1989, Kaestle, 1983, Green, 1990). According to Heyneman (2003), education contributes to social cohesion by providing knowledge of social and legal principles of citizenship, obligations of political leaders and behaviour expected of citizens, as well as consequences for not adhering to these principles; by equipping students with a range of experiences that expose them to the practical realities of processes like negotiations and the required interpersonal skills for bridging the gap between individuals of different origins; and by exposing students to equality of opportunity for all, which they are expected to carry on into wider society as guiding principles in handling public affairs. State schools are expected to incorporate the interests and objectives of many different groups and at the same time attempt to provide a common base for citizenship.

According to Green et al. (2003), modern societies are by their nature more divided, so the means of achieving social cohesion through schools have become less clear than they were in the early years of formal education. There is, therefore, a need to ensure that slum dwellers have access to basic education so that they can be provided with a common base for citizenship to avoid the feeling of exclusion.

### 3.3.4 Community Capacity Building

Before discussing community capacity building, it is necessary to understand the word 'community' and the term 'community capacity' to contextualise the discussion.

#### 3.3.4.1 Community

According to Aisensen et al. (2002), 'community' refers to a group of people within a defined geographic area or particular sphere of interest, while 'capacity' within this context is what is required to accomplish community goals – leadership, operating systems, finances, human resources, among others. Smith (2000) identified three perspectives from which community has been approached – as place, interest, or communion.

- **Place:** this could also be referred to as territorial. In this type of community, the shared element that connects the people is understood geographically. Another way of naming this is as 'locality'. When a group of people reside in a particular geographic area, they can be regarded as a community.
- **Interest:** This refers to a group of people linked together by factors such as religious belief, occupation or ethnic origin. In this case they do not necessarily need to have a common geographic area to be regarded as community. For instance they could be a community of medical practitioners; or evangelistic communities; or Nigerian or Turkish communities made up of people residing in different parts of the town, but linked together by what they share.
- **Communion:** This can be described as a sense of attachment to a place, group or idea – put differently, where there is a spirit of community. In its strongest form, it involves a profound meeting or encounter – not just with other people, but also with God and creation. A good example is the Christian community, bound together by an established union between Christ and the church. According to Willmott (1989), the possibility of the absence of a sense of shared



identity among people who share interests and places necessitates the inclusion of communion as a type of community.

A community is therefore formed based on what people share – place, interest or faith. According to Bell (1993), it is possible for people to belong to a number of different communities simultaneously: communities of place; cultural communities; communities of memory, in which people who may be strangers share a morally significant history; and psychological communities of face-to-face personal interaction, directed by sentiments of trust, cooperation, and selflessness.

#### **3.3.4.2 Community Capacity**

One of the earliest definitions of community capacity, as provided by Cottrell (1976), refers to the term as community participation in defining and reaching goals; its commitment; its ability to understand its own issues as well as others'; the articulateness of the community in expressing its needs; effectiveness in communicating information and reaching agreements; ability to manage conflicts; management of relations within the community as well as using outside resources; and representative decision-making. According to Iscoe (1974), community capacity is a community's ability to acquire and use resources in addressing its challenges. While the above definitions focus on resources, others tend to refer to skills available within a community or organisation (Chinman et al., 2005). For instance, it has been defined as the aggregate of resources and skills that a community has at its disposal for addressing problems and strengthening community assets (Mayer, 1996). Linking the above definitions to forms of social capital discussed earlier, they suggest that communities require formal structures to effectively identify and utilise available skills and resources. Informal communities lack the leadership structure and empowerment necessary to facilitate communal activities towards development.

#### **3.3.4.3 Capacity Building**

Community capacity building is therefore defined as a development work aimed at strengthening community organisations and groups to build their

structures, systems, people and skills so that they are better equipped to define their objectives and engage in consultation and planning, manage community projects, and build partnerships and community enterprises (Skinner, 1997). It is promoted based on the premise that solutions to problems are best developed by those closest to it (Hounslow, 2002). According to Littlejohns and Thompson (2001), it concerns the extent to which a community can develop, implement and sustain actions to enable it to exercise control over its social, cultural, economic and physical environments. It has also been defined as the ability of individuals, organisations or communities to manage their own affairs and work collectively to foster and sustain positive change (Howe and Cleary, 2001).

The domains of capacity building include aspects of training, organisational and personal development and resource building, arranged in a planned and self-conscious manner, to reflect the principles of empowerment and equality (Skinner, 1997). Capacity building requires provision of continuous support to fully equip community groups to take responsibility for implementing projects, rather than just being participants in the planning stage (Banks, 1999). Community capacity building recognises that all communities, regardless of their nature, have strengths and assets (Skinner, 1997). This suggests that, no matter how socially, economically, or physically impoverished slum communities may appear, there must be strengths and assets which could be developed to enhance their living conditions. It also recognises the efficacy of interventions that consider and build upon existing community capacities to achieve desired change (Littlejohns and Thompson, 2001). It helps the target communities or organisations to find unexploited and undeveloped skills, talents, resources and geographic advantages, which are useful for improving their state (Liou, 2004). Banks (2001) identified the processes involved in community capacity building as:

- Identifying local needs – which needs may be achieved by organising public consultation events, community workshops, and through research with other relevant agencies?

- Involving local people – by engaging them in the planning process, setting up workshops, and establishing community associations;
- Securing funding and implementing plans – the physical improvements could be carried out by employing local people as apprentices;
- Giving local people a permanent role – which can be achieved through training and skills development in the form of apprenticeship schemes to equip them for long-term employment. Some of them could also be engaged in support and maintenance of community projects. Aisensen et al. (2002) also recognised the need for appropriate asset mapping, which is essential to identify existing assets – the infrastructure, resources, talents and driving values of the community – to make adequate plans for sustainable career development in the course of the improvement process.

Although capacity building could be beneficial to all kinds of communities, it is often applied to those that are disadvantaged (Hounslow, 2002). It is argued that the lack of skill formation in some of the activities within the informal sector (e.g. domestic services, transport, trade, etc.) could reduce the possibility of people graduating to the formal sector of employment (Mitra, 2008). Aisensen et al. (2002) identified the indicators of increased community capacity as the existence of stronger community relationships; caring families, safer and more friendly communities; evidence of more community-based opportunities; enhanced respect for limited resources; increased interest in leadership among young people; increased awareness of the importance of protecting and improving conditions for vulnerable people, floundering economies and environments.

Community capacity building does not come without its challenges. Hounslow (2002) identified some of those challenges to include the following:

- In spite of how strong a community's capacity is, it does not always have the solutions to the local problems they face – some problems require political deliberations to influence policy interventions.

- Considering that communities are not homogenous entities, there is often a possibility of conflicts arising within the community over issues being discussed.
- Communities could sometimes generate ideas which do not agree with the overall objective of the programme. This could delay the decision-making process and ultimately the entire programme.

These challenges notwithstanding, there are some success factors for effective capacity building which have been carefully distilled by Howe and Cleary (2001) from international best practice. They include: keeping the focus on education and social capital creation; establishing strong links between all parties – community philanthropists, government and the private sector; promoting bottom-up approaches by encouraging local democracy; maintaining flexibility to accommodate some critical concerns of the community; and emphasising long-term solutions and recognising that the social, economic and environmental aspects of the community are interdependent and are always interacting with each other (Howe and Cleary, 2001). Capacity building initiatives, therefore, set the machinery in place for poor communities to be transformed into sustainably prosperous ones. They provide a governance strategy which permits a shift of development from the state to the civic society (Shirlow and Murtagh, 2004). However, Levitas had a contrary opinion about capacity building. She argued that:

*It often seems to be a way of expecting groups of people who are poorly resourced to pull themselves up by their collective boot straps. So-called social capital is expected to take the place of economic capital. The imputed absence of social capital is potentially stigmatising and laid at the door of (mainly) poor people themselves. 'Capacity-building' may be an alternative to economic regeneration. A large part of the effective resourcing therefore takes the form of unpaid work.*

(Levitas, 2000, p. 196).

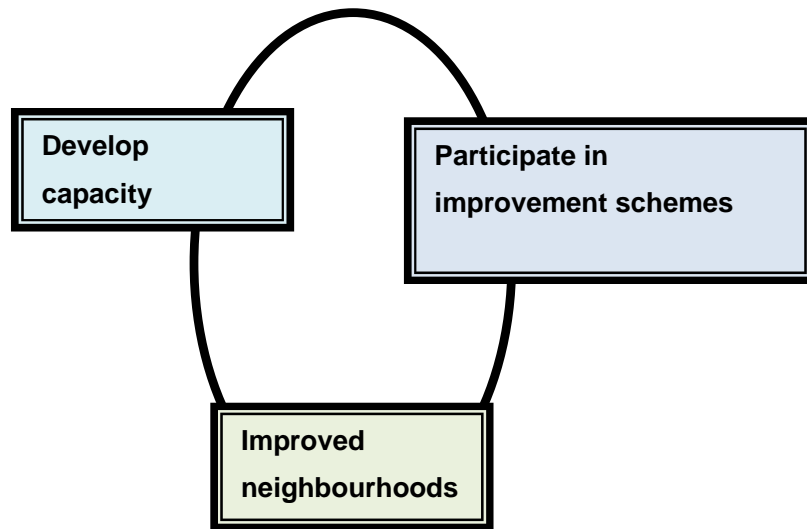
Simpson et al. (2003) argued that communities have to be empowered by building their existing capacity and by utilising available skills to make their own future, if they are to survive economic and social crisis. They maintained

that the relevant public authorities face the challenge of ensuring that the process of capacity building does not create unreasonable pressures on the time, personal energy and finances of residents (Simpson et al., 2003). Likewise, Aisensen et al. (2002) contended that community capacity building helps to sustain the long-term well-being of residents. They argued that:

*One example occurs when government and industry control the economic and social development of a community. Jobs are created, programmes and services are provided, but there is little input from local residents. While the community's economic wealth may be improved, the same cannot be said of its ability to sustain long-term well-being or prepare for a future that might not include that particular industry. The result is that the community's overall capacity is not built up, although the community appears to be developing.*

(Aisensen et al., 2002, p. 28).

The above statement clearly spells out the importance of community capacity building. It suggests that if the capacity of the residents is not developed to effectively manage the services and infrastructure provided, the improvements will be unsustainable. Whereas Levitas (2000) saw capacity building as merely passing the responsibility of development to poorly resourced residents, it is more than that. It aims to add value to people's lives, with a view to increasing their capacity to successfully engage in developmental activities to enhance their living condition. Capacity building therefore results in improved neighbourhoods over time. Figure 3–1 below shows a circular model of developmental capacity building.



Adapted from Banks (2001)

**Figure 3–1: The Circular Model of Developmental Community Capacity Building**

The model portrays capacity building as a process that is continuous, even after the improvement programme to ensure progressive development. According to Kunstler (1996, p. 66), human settlements, like living organisms, must grow and change over time, but we can decide on the nature of that growth – on its quantity and quality – and on its direction. Thus, as the community's structure evolves over time and more people move in, there will be a need to review the conditions and take necessary steps to maintain the improved state of the community. For instance, skill acquisition is a major benefit of capacity building, which helps to improve economic productivity. There is a need for people to be consciously retrained in their various skills to expose them to new and improved ways of doing things.

### **3.4 Economic Aspects of Urban Communities**

The economic development of any locality is vital to advance the well-being of the residents. It is therefore necessary for the improvement of low-income neighbourhoods that adequate attention is paid to matters relating to the

local economy. This section discusses the local economy and theoretical concepts associated with it. Poverty has been identified as the main barrier to successful delivery of housing to low-income households (UN-Habitat, 1989). This is why cost recovery is a major challenge of low-income housing delivery (Kamete, 2000). Cost recovery is necessary for the establishment of replicable housing projects and sustainable housing finance systems (Kamete, 2000). This explains why private investors are often averse to financing low-income housing (Mukhija, 2004), considering that the ability to maintain the required monthly payments is strongly tied to the earning power of the recipients. The economic status of slum communities is therefore fundamental to appreciating their level of deprivation. A proper assessment reveals the gap between the present state of the community and the ideal situation which should guide any intervention plans. At this juncture, it is necessary to establish the meaning of poverty for proper contextualisation of this section.

#### **3.4.1 The Concept of Poverty**

The level of poverty in a community is a reflection of the state of the local economy. There is no universally agreed definition of poverty (UN-Habitat, 2003a). It could mean different things to different people around the world. According to Dalrymple (1999), in industrialised countries, anyone at the lower end of the income distribution is considered poor by virtue of having less than the rich. What quickly comes to mind is the lack of (or insufficient) income; however, that is just one dimension. There are income and non-income dimensions of poverty which are often intertwined (Chambers, 1995). The income dimension is measured by checking the state of household incomes based on an established benchmark (Aigbokhan, 2000). Therefore, in income poverty, a household is considered poor if its income or consumption level is below the established minimum (Aigbokhan, 2000, p. 2). This has been regarded as an incomplete measure, as there are other indicators which are deemed to be higher in the order of needs, such as self-esteem, autonomy and participation (Maxwell, 1999). According to Osinubi (2003), it is the inability to generate adequate income, find a stable job, own

property or maintain healthy conditions. According to Olayemi (1995 cited in Osinubi, 2003, p. 3), to be poor means to have no (or limited) access to basic necessities of life such as food, clothing, decent shelter, to be unable to meet social and economic obligations, to lack skills and gainful employment, to have few or no economic assets, and sometimes to lack self-esteem. Friedmann (1996) defined poverty as a form of disempowerment viewed from three dimensions: socio-economic disempowerment, which refers to poor people's relative lack of access to the resources essential for the self-production of their livelihood; political disempowerment, which refers to their lack of a clear political agenda and voice; and psychological disempowerment, which refers to their internalised sense of worthlessness and passive submission to authority. A more comprehensive definition of poverty was provided by the World Bank. Poverty was defined as comprising hunger; lack of shelter; being sick and not being able to see a doctor; having no access to education and not knowing how to read; having no job; having fear for the future; living hand to mouth; losing a child to illness brought about by unclean water; powerlessness; and lack of representation and freedom (World Bank, 2008). The above definition covers most aspects of deprivation which people could face in addition to lack of income.

According to Shields (2003), the poverty rate is an estimate of the percentage of the country's population living below the poverty threshold, as established by the government. It is necessary, in determining these thresholds, to take both social and economic deprivation into consideration to ensure a proper reflection of the state of poverty in the area. In Nigeria, poverty has been defined as a state of long-term deprivation of well-being, a situation considered inadequate for a decent life (Fourchard, 2003). The debates on the definition of well-being have led to two broad approaches to defining the term. According to Aigbokhan:



*These are the 'welfarist' approach and the 'non-welfarist' approach. The 'welfarist' approach defines well-being in terms of the level of utility attained by an individual. The approach attaches great importance to the individual's perception of what is useful to him or her. The 'non-welfarist' approach defines well-being independently of the individual's perception of it. The approach relies on what planners consider desirable from a social point of view.*

Aigbokhan (2008, p. 13)

Arguably, defining people's well-being based on planners' perception could be regarded as a top-down approach and thus prone to limitations. Top-down approaches often lead to arbitrary decisions which do not address the core needs of the people (NESF, 2003). According to Maxwell (1999), in defining and addressing the issue of poverty, it is vital to pay attention to the population's concerns so as to capture their real needs and address them accordingly. Whereas some neighbourhoods may need increased income, for others, their priority could be a reduction in income variability or autonomy through improved legal systems (Maxwell, 1999). Therefore, the assumption that all poverty problems can be addressed by one solution is an illusion.

### **3.4.2 Domains of the Local Economy**

#### **3.4.2.1 Employment Rate**

Employment creation increases the ability of slum dwellers to meet their daily needs (Majale, 2008). Those working to earn wages or salaries in any economy are considered employed (Demmert, 1991). The employment rate is then the proportion of the eligible population that is employed at any given time (Demmert, 1991). Employees are those who are in employment and paid a wage by an employer for the work that they do, and this category may be further subdivided into permanent and temporary employees (Office for National Statistics, 2005). The self-employed are defined as those who, in their main job, work on their own account, whether or not they have employees (Office for National Statistics, 2005).

A local economy characterised by high rates of employment could be regarded as a healthy economy. Unemployment is the most visible symptom of local economic difficulties (Morison, 1987). It results in a colossal waste of

manpower resources, and generates welfare loss in terms of lower output, thereby leading to lower income and well-being (Akinboyo, 1987, Raheem, 1993). People are considered unemployed if they have been discharged from their jobs, when they relinquish a job to look for another, and when they are still new labour entrants who are in search of their first employment (Demmert, 1991). Therefore, unemployed people are those who are jobless, looking for work, and are available for work (Shields, 2003). If there are not enough jobs to absorb such people, this has an adverse effect on the local economy and increases dependency rates within society (Monaghan, 2009). Such people could also be forced in to illegal economic activities such as prostitution and drug trafficking to make a living. According to ILO (1972), there are two broad sectors of employment in urban communities – the formal and the informal. Research has shown that most employed slum dwellers work in the informal sector (Nwaka, 2005).

**Formal and Informal Employment:** formal employment is characterised by difficult entry; frequent reliance on overseas resources; corporate ownership; large scales of operation; capital-intensive and often imported technology; formally acquired skills, often expatriate; and protected markets (through tariffs, quotas and trade licences) (ILO, 1972). Local and multinational corporations and large industrial establishments make up this sector. Workers in the formal sector have some privileges which are often not available to those in the informal sector. Such privileges may include protection in terms of work conditions, job security, and social security (Gugler, 1982). Due to the absence of such privileges, there is insufficient market information or skills and inadequate insurance against risk (such as unemployment, illness, disability, old age) in the informal (Chen et al., 1999).

Informal economic activities can be defined in three categories (Williams and Windebank, 2002, OECD, 2002). They include *paid informal work* – hidden and unregistered by the state but legal in all other senses; *illegal economic activities* – productive activities which generate goods and services forbidden by law or that are unlawful when carried out by unauthorised producers; and *unpaid informal work* – those composed of self-provisioning activities (such

as unpaid work that is undertaken by household members for themselves and/or other household members) and mutual aid activities (such as unpaid work by household members of other households). The informal sector is characterised by ease of entry; reliance on indigenous resources; family ownership of enterprises; small scales of operation; labour-intensive and adapted technology; skills acquired outside the formal education system; and unregulated and competitive markets (ILO, 1972). It is, essentially, a traditional subsistence sector which provides basic services within cities (Lejour and Tang, 1999). Although a large proportion of the urban workforce in developing countries are employed in the informal sector (Gugler, 1982), it is largely ignored, rarely supported, unregulated and actively discouraged by the government (ILO, 1972). Those who operate in the informal sector try to avoid regulation and taxation (World Bank, 1995), which in turn results in loss of revenue for the local economy. Informal economic activities may also result in the following: loss of regulatory control over the quality of jobs and services provided in the economy; non-compliance with health and safety standards; creation of circumstances for the exploitation of dependent paid informal workers, due to the reduction of wage rates; and weakening of trade unions and their collective bargaining power (Evans and Syrett, 2006). According to Chen et al. (2001), the informal sector declines with economic growth. With the establishment of more genuine enterprises to absorb the available labour force, the transition from the informal to the formal could be achieved over time.

Although they are often unorganised, unregistered, and unregulated (ILO, 1972, Akintoye, 2008), the informal sector has filled the need gap created by the inability of governments and the organised private sector to provide employment for large sections of the population in developing countries (Hasan, 2002). It is estimated that about 30–70 percent of the housing stock in most cities of developing countries was built through self-help (Pugh, 2000). It is also estimated that in Asia, the share of this sector ranges from 17 to 48 percent of non-agricultural GDP (Chen et al., 2001), and accounted for between 45 and 60 percent of the urban labour force in Nigeria as at 2005, up from about 25 percent in the mid-1960s (Nwaka, 2005). It has been

argued that in addition to its contribution to countries' GDP, the informal sector produces a large share of consumer goods, particularly those bought by middle and low-income groups; represents a potential source of capital goods; provides a training ground for entrepreneurs (Weeks, 1975); and creates more jobs than the formal sector (Chen et al., 2001). Building materials, which are essential inputs in the construction process, are usually gathered and produced through informal means. The growth of this sector has been inhibited by: insecurity issues, lack of access to credit facilities, limited access to raw materials, lack of managerial skills, and government policies on industrialisation and imports (UN-Habitat, 2006c). However, it provides employment for slum dwellers. The current challenge is how to improve the processes in the informal sector with a view to facilitating a transformation of informal enterprises to formal ones. This will require long-term engagement with the community and adequate training to improve business processes.

#### **3.4.2.2 Earnings**

The process of making shelter and other services affordable to slum dwellers is largely dependent upon the ability to increase their earning power (UN-Habitat, 2005b). Employees need to earn sufficient wages to take care of their basic needs. For instance, it is argued that the amount of food stocks in the world could have been sufficient to feed the planet's population at the height of the food crisis of the 1980s in Africa, but only those who had the purchasing power could obtain food (Shimwaayi and Ruvimbo, 1995). Families will find it difficult to survive in a situation where they have to spend up to 60 percent or more of their income on housing alone. Families who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care (HUD, 2008, UN, 2009). Therefore, when households earn sufficient wages to be able to meet basic needs, it is an indication that they live in a community with a healthy local economy.

### **3.4.2.3 Sufficient Locally Produced Goods for Subsistence**

One way of assessing a local economy is by evaluating its ability to maintain subsistence with locally produced goods and services. Berry (2001) argued that a local economy is considered viable when it is managed in such a way that commodities which can be produced locally are not brought in from external sources, and none of the locally produced commodities is sold outside the community until local needs are met. He maintained that only surpluses should be sold outside the community to other local economies. Coleman (2008) noted that when the amount of money leaving the economy for goods and services outside the local economy is reduced and public and private investments are redirected, more capital will be made available to encourage local ventures. Therefore, an economy in which the imports and exports are properly managed in such a way that there are always enough goods to meet local needs could be regarded as a healthy one. When a local economy is over-dependent on goods and services brought in from external sources, the growth of local ventures may be hampered. Slum communities need to be developed to become economically sustainable (Lin and Lee, 2005), able to circulate income among residents through the exchange of goods and services for cash, requiring little support from the government.

### **3.4.2.4 Level of Dependence on Non-Local Corporations and Rate of Local Business Creation**

Slum communities could be developed to build enterprises that are capable of expanding, making increasing contributions to the local economy as well as to the entire city. The state of a local economy could also be assessed by measuring how much it depends on firms established by non-local entrepreneurs to provide employment. These could be in the form of branch plants owned by multinationals with head offices in other regions or countries (Fothergill and Guy, 1990); they could also be other large public or private establishments within the city. Lower dependence on such non-local corporations is an indication of good performance by a local economy (Bingham and Mier, 1993). It is argued that locally-owned businesses pay more tax to local government authorities (Coleman, 2008). Thus, if more

locally-owned businesses are encouraged, they will generate greater returns on government investment in economic development. Studies show that branch plants are more likely to close and are more vulnerable to recession compared with enterprises established by local entrepreneurs (Hood and Young, 1982, Ghemawat and Nalebuff, 1990). Such closures have been known to cause job losses, resulting in some adverse effects on the local economy (Tomaney et al., 1999). A case in point are the widespread job losses in various Nigerian cities following the recent recapitalisation carried out in the banking sector (Gunu, 2009). The banks provided employment for a wide range of urban dwellers, but some of them had to close their branches due to insolvency.

According to Coleman (2008), an economy highly dependent on distant sources for most of its energy, consumer goods and services is subject to a number of vulnerabilities including price shocks and disruptions. A local economy that derives more of what it needs from local sources is far better able to cope with the vagaries of global demand. This points to the importance of encouraging local entrepreneurs by stimulating private investment opportunities to increase employment and taxes (Krumholz, 1999). Arguably, local authorities with policies encouraging and protecting local businesses are more likely to have economically healthy communities. On the other hand, those who depend on branch plants and other large firms which have offices located in other regions are likely to run into problems should there be any need for closure.

Furthermore, if major company decisions are made in head offices outside the community where a plant is sited, this could reduce the responsiveness of the business to local needs, and the interest of the community might not be well protected, especially regarding financial policy, labour relations and the employment of senior personnel (Morison, 1987). Conversely, locally-owned firms have the propensity to seek local employees, increasing opportunities for worker training and mobility (Coleman 2008). It is therefore necessary when assessing the state of local economies to evaluate the rate of inward investment, the rate of new business creation by local investors,

the rate of business closures, and how these trends are changing over time. Inward investments have positive effects on the economy (such as job creation), but care must be taken not to neglect local investors who have viable business ideas. The jobs created through inward investment seem to elude local people, and outsiders are often brought in to fill them (Coleman, 2008). Businesses established by local entrepreneurs have the potential to grow to become major employers, if the right environment is created to nurture them properly.

### **3.4.3 The Place of Home-Based Enterprises in Low-Income Communities**

Any enterprise that takes place in or very close to a home and not in designated commercial or industrial premises is referred to as a home-based enterprise (HBE) (Tipple, 2005). Homes are often used for income generation in low-income communities. In a free and competitive market within which businesses operate, the poor often resort to HBEs to sustain their livelihoods (Gough et al., 2003). Such businesses have been recognised as important features in most low-income communities (Rogerson, 1991, Gough and Kellett, 2001, UN-Habitat, 2003a, Tipple, 2006). Previous studies show that home-based enterprises constitute 61 and 64 percent respectively of informal economic activities in Lagos and Kano, Nigeria, and about 54 to 77 percent in sub-Saharan African countries in general (Bose, 1990, Chen et al., 1999). According to Strassmann (1986), they often include activities like baking, sewing, printing, photography, hairdressing, and general petty trading. Finmark Trust (2006) identified three categories of HBEs, based on the nature of their business, in a study carried out in South Africa. They include service-oriented (such as hairdressing, automobile repairs, and traditional healers); production-oriented (such as welding, making clothes, preparing food); and retail-oriented (such as frozen food retail). They could be full-time occupations or part-time activities carried out alongside other domestic activities in the home (Gough and Kellett, 2001). HBEs have the advantage of providing women with the flexibility of performing their domestic roles at home while running their businesses

(Daniel, 2004). This also ensures that children get adequate parental care, which is necessary for their balanced development, while revenue is being generated from the home-based business. HBEs can also be run at a reduced cost compared to other businesses (Schilderman, n.d), since the owners do not have to pay an additional amount for the space used. HBEs increase income-generating opportunities, which in turn could facilitate housing improvement in low-income communities (Gough and Kellett, 2001). They also increase the asset value of the residential properties being used (Finmark Trust, 2006).

Much as HBEs are important, there are some concerns raised in the literature: they may pose safety threats, particularly in businesses like alcohol retail, which could attract different types of people to the home, sometimes resulting in violence; and automobile repairs and welding could also result in noise and other forms of environmental pollution (Matsebe, 2009). There are also space-related problems (Kellett and Tipple, 2000), as well as the possibility of workers being exploited through inadequate wages and long working hours (Tipple, 1993). Gilbert (1988) argued that in spite of the possible challenges involved in running HBEs, they could form the basis for larger business establishments if they survive. A study by Finmark Trust (2006) confirmed that most successful enterprises were incubated in homes as home-based enterprises. This implies that HBEs could metamorphose into large establishments capable of providing employment opportunities if well incubated and monitored over time for proper development.

#### **3.4.4 Local Economic Development**

Every neighbourhood has been endowed with resources which can be exploited to enhance their economic condition. When local resources such as land and labour are put into more productive uses, this results in an increased capacity to create wealth for residents in any local economy (Bartik, 2003). According to Helmsing (2001), local economic development involves the process of establishing partnerships between local government, community-based groups and the private sector, with a view to managing the existing resources of a well-defined territory for job creation and stimulating



the economy. It aims to build a resilient and sustainable economy through increased local activity (UN-Habitat, 2005c). Local economic development is, therefore, not an end in itself; rather, it is a means to desired ends such as poverty reduction or greater social justice (Born and Purcell, 2006). It is about generating sustainable solutions to problems identified in any locality. Therefore, a practical knowledge of the regional economic linkages available to the local area, including its competitive advantages and opportunities for cooperation, is a necessary requirement (UN-Habitat, 2005c). This would ensure that efforts and resources are properly channelled for optimum results.

Helmsing (2001) identified three main categories of local economic development as community-based economic development, business or enterprise development, and locality development. Community-based economic development aims at stimulating a sense of community, promoting self-help and empowerment, job creation, enhancing living and working conditions, and the provision of public and community services. Business and enterprise development involves the improvement of the local economic base of an area to increase the amount of products and services it can export to other parts of the town or country. This can be achieved through encouraging specialisation for internal economies of scale. Locality development involves the improvement of relevant infrastructure required to enhance the economic activities in a particular locality and to encourage competitiveness and expansion. In creating business-enabling environments within localities, sufficient resources are required. It is argued that the use of public resources and government intervention (such as public spending and access to services) should focus on improving the basic business environment and reach all levels of society (UN-Habitat, 2005c). The state of a local economy could be assessed by measuring its performance against some basic indicators. They include: sufficient locally produced goods for subsistence; level of dependence on non-local corporations and rate of local business creation; rate of employment; rate of transformation from informal to formal enterprises; residents' earnings; and rate of building permit approvals.

Efforts towards improving the living conditions of slum dwellers in Nigerian cities could remain in a vicious cycle until effective local economic development strategies are developed and integrated into such programmes. Effective ways of managing local government resources to stimulate investment opportunities to generate new jobs with adequate payment scales should be a major part of any slum improvement plan. This will require the collaboration of all actors including private entrepreneurs, community-based organisations (CBOs), unions, and support agencies (such as NGOs) (Helmsing, 2001). It also requires the development of appropriate public policy to facilitate actions and the corresponding results.

### **3.4.5 Sustainable Livelihoods**

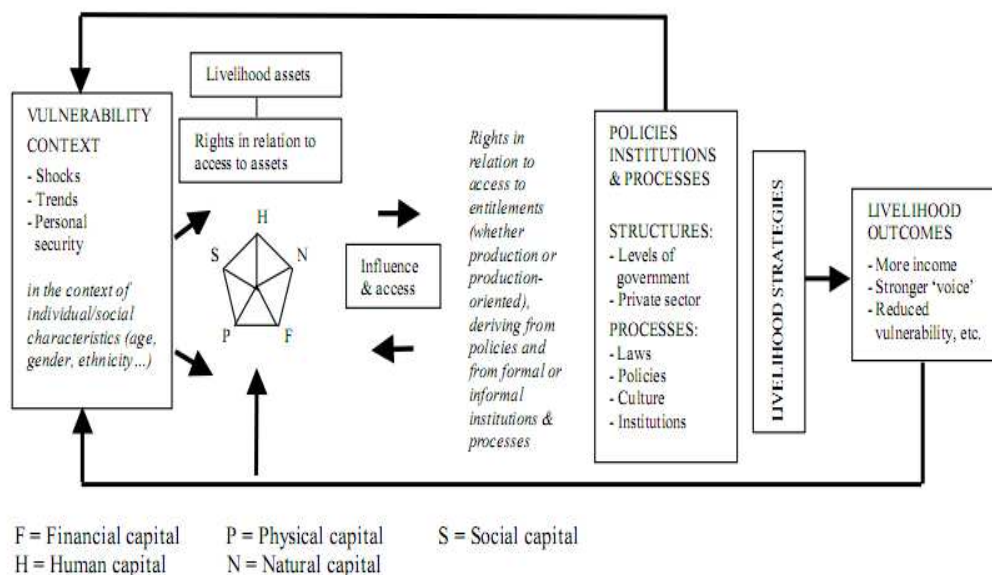
The conventional top-down approaches to poverty eradication have been found to be too narrow and as such have made very little impact on deprived communities. The essence of sustainable livelihoods thinking is that the world is complex, far more than was thought in the past, and probably becoming more so (Keeley, 2001, p. 6). The concept of sustainable livelihoods was therefore introduced to provide more coherent and integrated ways of addressing poverty, to enhance poor people's ability to make a living in an economically, ecologically and socially sustainable manner (Krantz, 2001). This has evolved from the shift in worldviews on issues like poverty, participation and sustainable development (Chambers and Conway, 1992, Moser, 1998). Sustainable livelihoods approaches demonstrate a shift in development practice from just meeting needs to a focus on people and their capacity to initiate and sustain positive change (Thomson, 2000). The development of the concept has been influenced by the work of Chambers and Conway (1992), who argued that a livelihood is a means of gaining a living. They maintained that there is a need for the creation of livelihood strategies to account for the long-term impact on both the rich and poor with regards to maintaining the natural resource base for use by others and by future generations (Chambers and Conway, 1992, p. 9).

The pursuit of different livelihood strategies is dependent on basic material and social, tangible and intangible assets that people have at their disposal

(Scoones, 1998). These have been conceptualised as different types of capital from which different productive streams are derived for constructing livelihoods (Scoones, 1998, p. 7). They are:

- Natural capital – the stocks of natural resources (soil, water, air, genetic resources, etc.) and environmental services (hydrological cycle, pollution sinks, etc.) from which resource flows and services useful for livelihoods are derived.
- Economic or financial capital – the capital base (cash, credit/debt, savings, and other economic assets, including basic infrastructure and production equipment and technologies) which are essential for the pursuit of any livelihood strategy.
- Human capital – the skills, knowledge, ability to labour, good health and physical capability important for the successful pursuit of different livelihood strategies.
- Social capital – the social resources (networks, social claims, social relations, affiliations, associations) upon which people draw when pursuing different livelihood strategies requiring coordinated actions.

Sustainable livelihoods approaches are now being adopted by several international development agencies. These agencies have developed detailed frameworks to apply the concept to suit their operational needs (Farrington et al., 2002). In spite of the differences between the various operational needs, there are some common features in the approaches. Krantz (2001) identified these similarities as: a focus on the livelihoods of the poor, since poverty reduction is at its core; replacement of the usual sectoral entry point (e.g. health, agriculture, or water) by an analysis of people's current livelihood systems with a view to identifying suitable interventions; and an emphasis on people's participation in identification and implementation processes where appropriate.



Source: Farrington et al. (2002)

**Figure 3–2: Sustainable Livelihoods Framework, incorporating rights perspectives and with urban adaptations**

Sustainable livelihoods approaches subscribe to a broader conception of poverty. Instead of perceiving it merely as a low income, poverty is rather expounded into dimensions of health, illiteracy, lack of social services, and any form of vulnerability and feelings of incapacity or powerlessness (Krantz, 2001). When people do not feel that they are part of the decision-making processes on issues which affect their community and their individual households, they are experiencing poverty. Involving people in decision-making will, therefore, elicit their support for the decisions made, and ultimately result in an improved livelihood for the community. Furthermore, reducing vulnerability, insofar as it relates to exposure to risk, could increase their propensity to venture into new and possibly more productive economic activities (Krantz, 2001). The success of sustainable livelihoods approaches hinges largely on the public policy in operation within the area in which they are being applied. The concept thrives in a more predictable and open economic environment, which allows for increased macro-economic stability and more effective use of public resources (Thomson, 2000). There is a need to increase the capacity of households to participate in the formulation

of public policies that affect their livelihoods. This requires an effective feedback mechanism that allows for households to provide vital policy information based on their periodic analysis of their situation. This represents a complete shift from previous approaches which allowed priorities and actions within communities to be defined by outsiders rather than by local people (Brocklesby and Fisher, 2003). Participation will ensure that needs are clearly identified and that appropriate interventions are initiated to enhance livelihoods.

### **3.5 Environmental Aspects of Slum Communities**

#### **3.5.1 Domains of Environmental Quality**

Local environmental quality covers aspects of air and water purity or pollution, noise levels, access to open space, the visual effects of buildings, and the potential effects which such characteristics may have on physical and mental health (E.E.A., 1995). Other aspects of local environmental quality include land quality, light and radiation levels, sanitation, solid waste disposal and drainage (Ilyinskikh et al., 1996, Moore et al., 2000, Solomons, 2003, Reiter et al., 2006, Carmona and Magalhaes, 2007). Informal settlements are often associated with haphazard developments resulting in disorderly and unhealthy environments (Nwaka, 2005). A positive quality is created by ensuring a hygienic, green, unpolluted and visually pleasing physical environment. Informal settlement improvement plans should be aimed at delivering durable structures connected to basic utilities (such as tap water, electricity, and sewage facilities), and having sufficient living space (UN-Habitat, 2004). This will minimise the amount spent on health services and in turn prolong life. The urban guidelines for monitoring the Habitat Agenda and its Millennium Development Goals contain a classification of some of the environmental issues into measurable indicators (UN-Habitat, 2004). They are: (a) *Adequate Housing*: durability of structures, overcrowding issues, site selection issues (to avoid building in hazardous locations) and access to basic services (i.e. safe water, improved sanitation and connection to public utilities); (b) *Urban Pollution Control*: wastewater treatment and solid waste disposal; (c) *Effective Environmentally Sound*

*Transport Systems*: issues on transport modes and controlled travel time. Although the classifications are useful, the indicators seem not to be comprehensive. For instance, air and noise pollution do not appear under urban pollution control. Kamp et al. (2003) also attempted a classification of the domains of environmental quality to include: *Built environment* (green areas, housing, sanitation, waste removal); *Natural resources* (pollution, energy, water, nutrition); *Natural environment* (flora, fauna, climate, landscape, wilderness). However, it is not very clear why they separated natural resources from natural environment, since natural resources are found in the natural environment. Table 3–3 below shows some environmental issues necessary for measuring the quality of local areas as articulated by the UK Department for Communities and Local Government (Carmona and Magalhaes, 2007).

**Table 3–3: Positive Local Environmental Qualities**

Qualities	Description	Elements
Clean and tidy	Well cared for	Litter, fly-tipping, graffiti, dog fouling, rubbish, public buildings, road excavations, fly-posting, abandoned cars, detritus and grime, general maintenance/ conditions
Green	Appropriately green and natural	Verges, trees, planting, flowers, grass, greenness, open spaces, biodiversity, sustainable materials
Unpolluted	Healthy and comfortable	Air quality, traffic noise, late night noise, noise pollution, recycling facilities, bad smells, water/soil pollution, light pollution, energy efficiency
Physical attractiveness	Visually pleasing	Architectural quality, heritage, building maintenance, public art, coordinated signage/street furniture, amenity lighting, paving design, water features, seasonal decorations

Source: Carmona and Magalhaes (2007)

The above table tends to offer a much more comprehensive list of environmental issues, although some of the elements seem not to reflect positive local qualities as suggested by the title. The qualities are clear expressions of what is expected in an ideal local environment. For the purpose of this study, the domains of the local environment as identified in the UN-Habitat (2007b) definition of slums will be the focus. They include:

### **3.5.1.1 Access to Safe Sanitation**

*(a) Adequate Sanitation:* essential for maintaining healthy living in homes and in external living spaces. Lack of access to basic sanitation could result in obnoxious odours, which could make the area repulsive to visitors and create discomfort for residents. It could also lead to ill health, with its attendant social and economic implications. Diseases like cholera and typhoid, often spread through poor sanitation, were the leading cause of childhood illness and death in nineteenth-century Europe and North America; but more recent studies indicate that such deaths are rare in these regions as a result of improved sanitation (UN-Water, 2008). An estimated 440 million urban dwellers around the globe – 26 percent of the world’s urban population – lack access to the simplest latrines (UN-Habitat, 2001). Research shows that child diarrhoea deaths could be reduced by over 30 percent if households had access to toilet facilities alone (UN-Water, 2008). People are considered to have access to basic sanitation when they are provided with facilities that hygienically separate human excreta from human, animal and insect contact both at home and in the neighbourhood (WHO, 2007). The acceptable facilities for maintaining basic sanitation for households are sewers or septic tanks with sufficient capacity (to avoid becoming clogged), pour-flush latrines, and ventilated improved pit latrines, provided that they are not shared by more than two households (UN-Habitat, 2004). Household waste from kitchens, bathrooms and toilets should not be discharged through uncovered shallow gutters, as this could result in health risks. The waste should flow through pipes into sewers and not into rivers, streams, canals, gullies or ditches where they remain untreated (Cairncross et al., 1990). A large percentage of the funds spent on curing diseases could be saved simply by providing households with toilets and other sanitation facilities.

*(b) Adequate Waste Disposal and Drainage:* solid waste management is a major issue in most cities. Waste could be defined as unwanted or undesired material or substances. It is also referred to as rubbish, trash, garbage or junk depending on the type of material and the regional terminology. It is

often generated in large quantities on a daily basis, making its management a difficult task. About 30–50 percent of solid waste generated within urban centres in Africa and Asia is left uncollected (Cointreau, 1982). This has some serious health implications. When refuse is allowed to pile up along street corners, backs of houses, open spaces and drainage channels, as is the case in some urban centres (Ofong, 2004, Cairncross et al., 1990), it forms breeding grounds for various diseases (Oluwemimo, 2007). This also affects the physical attractiveness of the urban environment. Effective waste management ensures that the local environment is always kept clear of every form of solid waste. This could be achieved by regular removal of waste from designated collection points. Drainage channels should be wide enough and kept clear to allow the free flow of water.

#### **3.5.1.2 Durable Housing of a Permanent Nature that Protects Against Extreme Climatic Conditions**

*Condition of Buildings:* adequate conditions are defined as households living in durable structures connected to basic utilities (such as tap water, electricity, and sewage facilities) and having sufficient living space (UN-Habitat, 2004). Buildings should provide security, comfort and basic hygiene for those using it (WHO, 2008). They should be fitted with the environmental conveniences of modern life, such as flush toilets, kitchens and bathrooms, functional water taps, electricity, sewerage facilities, and telephones (Omuta, 1988, UN-Habitat, 2004). If buildings are connected to basic services, their inhabitants have a better quality of life and their vulnerability to disease and epidemics is minimised (Flood, 2001). Access to a telephone could be regarded as a luxury in some countries, but it is essential for the population's well-being. However, with the fast spread of mobile communication, most households now have access to communication facilities, but at high cost. Durability in this context refers to the quality of construction (i.e. the materials used for the roof, walls and floors should be long-lasting); and compliance with local building codes, standards and by-laws (UN-Habitat, 2004). Houses where the walls are constructed with substandard materials are likely to collapse or develop severe cracks in the event of floods, harsh winds or



other natural disasters. Houses should be built to protect occupants from extreme climatic conditions such as rain, cold and heat (UN-Habitat, 2005d). Access to good building conditions is necessary for the well-being of urban dwellers. This includes buildings for residential, commercial, educational, health and other institutional purposes. Statistics show that about 600 million urban dwellers in Africa, Asia, and Latin America live in substandard housing conditions, and are continually being exposed to health risks (UN-Habitat, 1996). An estimated 30 percent of non-permanent houses in urban areas in developing countries are located in areas prone to floods, landslides, hurricanes and earthquakes (UN-Habitat, 2005d). Globally, 18 percent of all urban housing units are non-permanent structures, and at least 25 percent of all housing falls below construction standards (UN-Habitat, 2005d). These figures could be further reduced by initiating programmes that would enable people to improve the quality of their buildings at affordable cost.

*Secure from Pollution and Natural Hazards:* houses should be built in non-hazardous locations, avoiding geologically hazardous zones such as: highly industrial/polluted areas; other high-risk zones such as railway lines, airports, and energy transmission lines; garbage mountains or refuse collection centres; and areas prone to landslides, earthquakes and floods (UN-Habitat, 2004). This is to protect the buildings and the lives of the inhabitants. Pollution may occur in the air, in water, or on land (which could result in contamination of groundwater), or as noise, light or radiation. The noise from aircraft engines during takeoff and landing can be very disturbing, especially at night. Powerful electromagnetic fields exist under energy transmission lines and it has been suggested that there are health implications in living close to them (Jacobovitz, 2004). Apart from the repugnant odour that comes from garbage mountains, when rain water mixes with waste, it percolates through the porous soil to pollute underground water, which often forms a major source of drinking water where there is a shortage of pipe-borne water (Oluwemimo, 2007). This invariably endangers the lives of those who depend on underground sources for their water supply. It is therefore vital to ensure the constant supply of pipe-borne water to urban communities. Noise from industrial plants could result in the progressive loss of hearing of those

living close to industrial zones (Stansfeld and Mark, 2003). The air around such zones could also be polluted by noxious gases from the industries, resulting in health problems.

*Building Accessibility:* buildings should be accessible by road, with adequate provision made for pedestrian access (pavements) as well, for ease of movement within neighbourhoods. Pavements are necessary for the safety of pedestrians. Such roads should provide access to every building in the local area, especially marketplaces, schools, hospitals and other public buildings. People should be able to access marketplaces, offices, schools and other institutions within very minimal travel time (Salingaros, 2006). This could be achieved by encouraging compact development patterns.

#### **3.5.1.3 Sufficient Living Space**

An important element of building condition assessment for residential purposes is the size of living space available to each occupant. When people live in cramped conditions they are prone to diseases such as tuberculosis, influenza and meningitis, which are easily transmitted in such conditions (Cairncross et al., 1990). To maintain an acceptable standard of living space, a bedroom must not be shared by more than three persons (UN-Habitat, 2005d). A bedroom may be defined as a space in a housing unit or other living quarters, enclosed by walls reaching from the floor to the ceiling or roof covering, or to a height of at least two metres, and with an area large enough to hold a bed for an adult, i.e. at least four square metres (UN-Habitat, 2004).

#### **3.5.1.4 Easy Access to Safe Water in Sufficient Amounts at an Affordable Price**

*Adequate Clean Water Supply:* water is essential for providing daily sustenance for man, animals and plants. Access to an adequate clean water supply enables people to sustain their health and maintain their dignity (U.N.D.P., 2006). It should therefore be affordable and accessible to all, in sufficient quantity at all times, without excessive physical effort. Statistics show that 1.6 million people die globally every year from diarrhoeal diseases (including cholera) attributable to lack of access to safe drinking water and

basic sanitation (WHO, 2006). Water is required for domestic purposes such as drinking, cooking and personal hygiene. It is safe when it does not pose any risk to health over a lifetime of consumption (WHO, 2006). Urban dwellers considered to have access to safe drinking water are those who get their supplies from sources such as household piped connections, public taps, boreholes or pumps, protected wells, protected springs or rainwater (UN-Habitat, 2004). Affordability, sufficient quantity and accessibility of water without excessive physical effort have been defined as follows (UN-Habitat, 2003b):

- Affordability – for water to be affordable, it should not cost more than 10 percent of a household's income;
- Sufficient quantity – a minimum of 20 litres of water per person per day is required to meet basic needs;
- Accessibility without excess effort and time – the source of water should not be more than 1 km away from its place of use and it should not take more than an hour to obtain the basic water requirement of 20 litres per person per day.

People's choices and freedoms are constrained by ill health, poverty and vulnerability when they lack access to clean water for domestic uses or as a productive resource (U.N.D.P., 2006). Improving water supplies would minimise the spread of waterborne diseases and facilitate human development and productivity in the local economy.

#### **3.5.1.5 Security of Tenure Preventing Forced Evictions**

Security of tenure has been described as an agreement by individuals or groups concerning land and residential property, which is governed and regulated by a legal and administrative framework (UNCHS, 1999). The security derives from the fact that the right of access to and use of the land and property is underwritten by a known set of rules, and that this right is justifiable (UNCHS, 1999). Therefore, secure tenure is the right of all individuals and groups to effective protection by the state against unlawful evictions (UN-Habitat, 2002, p.8). However, research on security of tenure

has focused on land titles and legalisation of occupancy rights (Field, 2005, Payne, 1997, Augustinus et al., 2006). Little attention has been given to housing tenure which affects residents of tenant-dominated neighbourhoods. Land and housing are both important aspects of tenure which require attention in the process of slum improvement. According to Payne (1997, p.3), land tenure is the mode by which land is held or owned, or the set of relationships among people concerning land or its products. Housing tenure is the status under which people occupy a house. The most common forms of housing tenure are home ownership or renting. When people occupy properties illegally it is referred to as squatting (Jimenez, 1984). A poor household may rent a room because that is all they can afford (Gilbert, 1982). This is often the case with households with many dependants and only one breadwinner. Fourchard (2003) argued that the development of slums in Nigeria is largely as a result of a strong increase in poverty and an increase in costs in the property market, including rental housing. In his study, Fourchard (2003) observed that slums occur on the outskirts of large cities in Nigeria mainly as a result of unaffordable accommodation prices within them. Tenure systems may be formal or informal, but how secure the agreement is more important than its formality. Formal systems are those created by statute, while informal ones are unwritten and customary (Sharma et al., 2006). According to UN-Habitat:

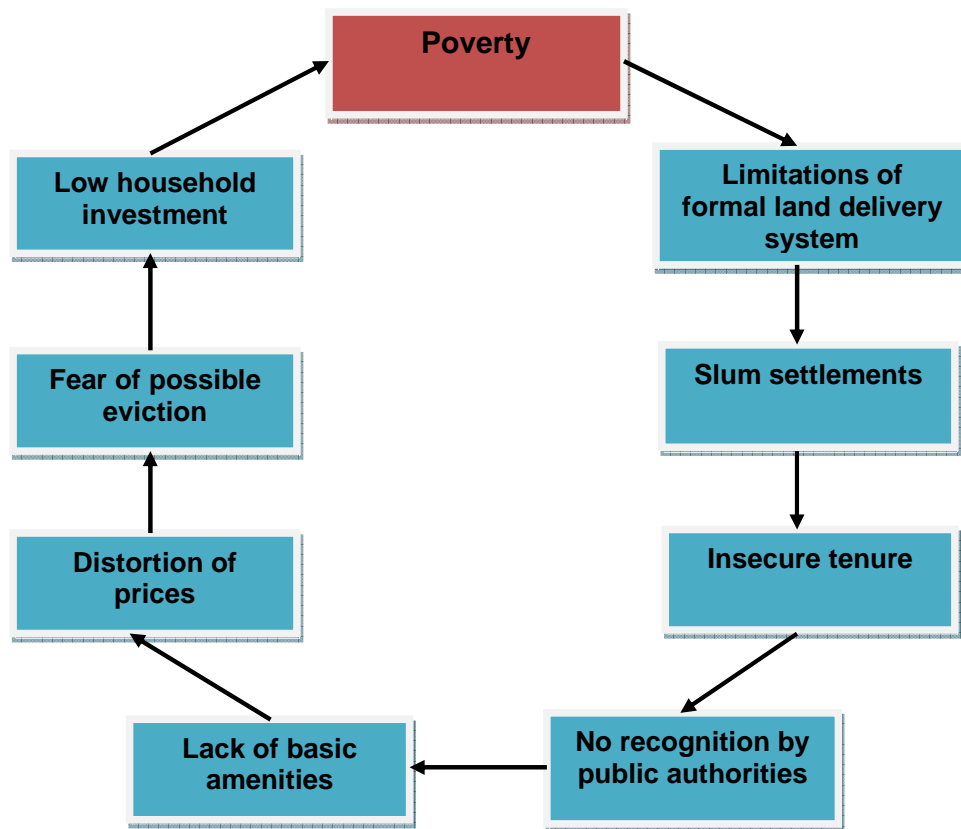
*The lack of secure tenure is a primary reason why slums persist. Without secure tenure, slum dwellers have few ways and little incentive to improve their surroundings. Secure tenure is often a precondition for access to other economic and social opportunities, including credit, public services, and livelihood opportunities.*

(UN-Habitat, 2007b, p. 3).

It is vital that any intervention process should be carefully thought out to ensure a positive impact on low-income households. Conventional wisdom promotes large-scale titling and deed registration as a means of providing secure tenure. However, due to poorly thought out interventions, this has resulted in a rise in prices; and because of high market prices, the poor have been evicted and forced into new slums (Sharma et al., 2006). Additionally, without understating the significance of tenure security in slum improvement,

it is important to state that it does not necessarily guarantee positive changes in slums. There are other issues which need to be resolved for security of tenure to have a positive impact on the welfare of slum dwellers. For instance, the lack of willingness by landlords to maintain their houses could hamper the progress of improvement plans. A study in Kibera slum in Nairobi, Kenya, revealed the existence of landlords who were collecting high rents from their tenants, yet were reluctant to make any improvements to the houses (Gulyani and Talukdar, 2008). According to Nubi (2000), the poor would be prepared to pay for any available room, regardless of its condition, if they were unable to find a place to squat without paying rent. Therefore, landlords could capitalise on such situations and pay little or no attention to the condition of their houses. This is an aspect of tenure security which is often not recognised in literature, yet it could be affecting people in tenant-dominated neighbourhoods.

Due to the failure of public housing delivery systems in Nigeria and in most developing countries, low-income households have been increasingly dependent on informal means for their housing needs (Ikejiofor, 1997). In fact, about 30–70 percent of the housing stock in most cities in developing countries were built through self-help (Pugh, 2000). The formal land delivery systems often have too many limitations that keep them out of reach of low-income households.



Source: Adapted from Sharma et al. (2006)

**Figure 3–3: The Vicious Cycle of Tenure Insecurity and Poverty**

When the formal land delivery system does not satisfy the requirements of low-income households, they are forced into slum settlements, which include both irregular occupation and irregular rental tenancy arrangements (Shah and Mahadevia, 2009). Since slum settlements are often not recognised by public authorities (UN-Habitat, 2002), they lack the provision of basic services and infrastructure. Consequently, slum dwellers resort to informal service providers who charge much higher prices than those paid by other urban households, leading to distorted prices of both land and services (Sharma et al., 2006, p. 5). Since the land and houses are occupied illegally, the households are at risk of forced eviction by public authorities. Due to the fear of eviction, their willingness to improve their environment and to invest in home businesses is affected (UN-Habitat, 2007b, Sharma et al., 2006). As a result, the people remain in a vicious cycle of insecurity of tenure and

poverty. If they are evicted, they are likely to form another slum settlement and the cycle continues.

### **3.5.2 Nature of the Nigerian Land and Housing Market**

Due to the rapid urban growth in Nigerian cities, access to land for urban development has become a major issue (Owei and Akarolo, 2008). Most urban poor households in Nigeria are forced to acquire shelter through the informal housing supply system because they cannot afford to participate in the formal housing market (Akpan, 2010). For a proper understanding of the Nigerian housing market, a brief explanation of the land tenure system is necessary. Land is the most vital element of housing (Ikejiofor, 2006), so whatever affects land will invariably have an impact on housing. According to the Nigerian Land Use Act (1978), urban land was put under the control of the state governments and all rural land under the local government authorities. This implies that the governors of each state are now the chief custodians of land within their jurisdiction, instead of traditional rulers, family heads, and individuals, which was the case before the promulgation of the Act (Arimah, 1997). The governors exercise this right with the assistance of the land use and allocation committees (LUAC) at the state level, and land allocation advisory committees (LAAC) at the local level (FRN, 1978). The functions of the LUAC as expressed in the Land Use Act are threefold. They are: (1) advising the state governor on any matter connected with the management of land in an urban area; (2) advising the state governor on any matter connected with the resettlement of persons affected by the revocation of rights of occupancy on the ground of overriding public interest; and (3) determining disputes as to the amount of compensation payable for improvements to land.

On the other hand, by the provision of the Land Use Act, the LAACs are charged with advising local government on any matter connected with the management of land in a non-urban area (Fajemirokun, 2002). Local government authorities are only charged with the control and management of land in non-urban areas. Individuals or corporate organisations that need land for any form of development are required to apply through these

committees by the provisions of the Act. While the state governor is empowered to grant statutory rights of occupancy within his/her state, the local government authority may grant customary rights of occupancy, essentially for agricultural purposes and other uses (Fajemirokun, 2002). The grant, however, may not exceed 500 hectares if used for agricultural purposes, or 5,000 hectares if used for grazing. The local authorities are not expressly conferred with the power to issue any proof of the right of occupancy, and they are subject to the overall control of the state governors in other significant respects (Olayiwola and Adeleye, 2006). The legal status of the Nigerian land user becomes that of statutory occupancy, not one of ownership; and the economic interests and benefits of statutory rights of occupancy are severely limited by law, since proprietary interests in land are lost and claims are restricted to improvements made to the land. The Land Use Act also empowers the government (state or local) to use any land for development, or stop any form of development, if this is considered to be in the overriding public interest.

The traditional land tenure system placed major constraints upon the achievement of efficient agricultural production and physical development, which led to the promulgation of the Land Use Act by the Nigerian government in 1978 (Olayiwola and Adeleye, 2006). Prior to the promulgation of the Act, the most pervasive problems in urban areas of the country were land speculation and the inability of migrants to secure housing in cities (Olayiwola and Adeleye, 2006). Land was collectively owned by families or the community, with family heads or community leaders in charge of its allocation (Arimah, 1997). The complex nature of the traditional land tenure system made it prone to conflicts (Agbola, 1988a) and the proliferation of fraudulent practices, whereby a piece of land could be sold to two or more people at the same time. Urban land speculators accumulated large tracts of land which, in the absence of land taxation, were held undeveloped in anticipation of a rise in site value. The Act intended to combat both these problems by limiting private ownership rights in urban land, by providing that an individual may hold not more than 0.5 hectares of undeveloped land. In essence, the Act intended to facilitate access to land



for public and private use, promote security of tenure, and curb land speculation, which had been driving land values upwards and out of the reach of most Nigerians (Fajemirokun, 2002). Undeveloped plots of land in excess of 0.5 hectares are, by the provisions of the Act, to be surrendered to government. Before 1978, people could make outright sales of land, which conferred freehold rights on the buyers (Ikejiofor, 2006), but this has changed since the Act was promulgated. Holders of conveyance or fee simple title to urban properties now had to convert these to statutory certificates of occupancy. Through this, the holders of such certificates (rights) have been converted into leaseholders for a term of a certain number of years (usually 50 to 99 years), and state tenants are to pay rent to the state (Olayiwola and Adeleye, 2006). Transfer of the statutory right of occupancy also requires the consent of the state governor under the Land Use Act.

Although the Act has been in place for decades, people still acquire land from communities or families who are willing to sell. These are usually plots of land close to the area designated as the urban radius. Ikejiofor (2006) identified three categories of suppliers in the Enugu (a city in south-east Nigeria) urban land market. These are: traditional authority figures (chiefs, clan heads, lineage heads, family heads, or their relatives), land 'subdividers' (speculators) and government and its agencies. The land speculators still acquire land from nearby rural areas and resell at prohibitive prices as the urban area expands. On the other hand, acquiring land from government requires some bureaucratic processes, which often take a long time to complete. It also requires that some amounts of money be deposited at certain stages in the process. It could be argued that the activities of land speculators in Nigerian urban areas, coupled with the bureaucratic difficulties of acquiring land through government agencies, have put land acquisition and home ownership out of the reach of the poor. Market forces invariably tend to concentrate urban land into the hands of the wealthy, or at best, into the hands of the middle and upper-income groups, to the exclusion of the poor, particularly those with irregular incomes (Akpan, 2010). This situation has turned most Nigerians (especially the poor) into perpetual tenants

(Olayiwola and Adeleye, 2006), and as such, poor slum dwellers cannot afford to move from their current situation.

Having established that slum communities face social, economic and environmental deprivations, the following framework has been developed to assess levels of deprivation. The framework reflects major issues raised in the theoretical analysis presented in the first part of this chapter.

**Table 3–4: Framework for Assessing the Level of Deprivation in Urban Slums**

<b>Environmental</b>	
<b>Indicators</b>	<b>Description</b>
Adequate living space	A habitable room should not be occupied by more than three persons (UN-Habitat, 2004)
Security of tenure	Security of tenure that prevents forced eviction. No more than 30 percent of household income should be spent on rent (UN, 2009)
Secure and durable buildings	Walls, roofs, and floors built with strong durable materials to provide reasonable comfort for the occupants (UN-Habitat, 2004, Omuta, 1988, Flood, 2001)
Access to improved sanitation	Access to hygienic toilets not shared by more than one households (Kamp et al., 2003, WHO and UNICEF, 2008)
	Frequent removal of municipal waste (WHO, 2011, Ofong, 2004, Cointreau, 1982, Cairncross et al., 1990)
Access to improved water	Adequate supply of clean water (WHO, 2006, Oluwemimo, 2007, U.N.D.P., 2006, NBS, 2005). This should also be easily accessible and affordable (UN-Habitat, 2004)
Adequate supply of electricity	Uninterrupted daily supply of the right voltage to every resident (UN-Habitat, 2004)
Access to good road and drainage network	Access to paved roads (UN-Habitat, 2004). Access to good network of storm drains, kept clear at all times (Cairncross et al., 1990)
<b>Economic</b>	
<b>Indicators</b>	<b>Description</b>
Employment rate	High employment rate – the benchmark for relative full employment in Nigeria is 5 percent (Bakker et al., 2000, Tournee and Van Esch, 2001, Majale, 2008, Udeme, 2011)
Skill	High rate of skills acquisition (Mitra, 2008, Chinman et al., 2005)
Availability of local enterprises	High number of small and medium enterprises, including home businesses (Gough et al., 2003; Abumere et al., 1996)

**Table 3–4: Framework for Assessing the Level of Deprivation in Urban Slums (continued)**

<b>Social</b>	
<b>Indicators</b>	<b>Description</b>
Place attachment	Higher levels of self-esteem or pride in place, assessed by propensity to live in the community for a relatively long period of time (Twigger-Ross and Uzzell, 1996)
Existence of social capital (Bonding)	Percentage of respondents who are able to trust other residents with their money and other valuables (Putnam, 1993; Leyden, 2003)
	Friendship levels and frequency of residents' meetings with one another in the community (Coleman, 1990, Leyden, 2003)
Existence of social capital (Bridging)	Levels of participation in social groups or associations (Fukuyama, 1995, Putnam, 2000)
Existence of social capital (Linking)	Levels of trust in civil authorities – police, courts, state government, local government (Forrest and Kearns, 2001, Green et al., 2003)
Sense of belonging	Availability of possible sources of help in crisis situations (Maxwell, 1996, Marsh et al., 2007)

### **3.6 Chapter Summary**

It has been established that the term 'slum' has re-emerged in development research in spite of the controversies associated with it. Slum dwellers are ordinary people who happen to be living in deprived conditions due to various life circumstances. Therefore, there is a need to help slum dwellers to improve their living conditions, with a view to reducing the disparity between such neighbourhoods and others in Nigerian cities. The present challenge is that despite the huge amount of funds channelled towards slum improvement in Africa, Asia and certain South American countries, large numbers of people still live in deprived conditions.

According to Stokes' theory, the attitude of the residents towards upward socio-economic mobility determines whether they are slums of hope and slums of despair. This shows that, although slums have been largely defined by their physical attributes, they have social and economic aspects, which are of equal importance. Deprivations can affect the social, economic and environmental aspects of any slum neighbourhood. Therefore, it is vital that

these three aspects of slum neighbourhoods are thoroughly assessed to ensure that appropriate interventions are adopted. Having analysed the different aspects of slum neighbourhoods in this chapter, a framework has been developed for assessing them before appropriate interventions are determined. The next chapter analyses approaches adopted towards slum improvement in Nigeria.

## **CHAPTER FOUR**

### **SLUM IMPROVEMENT: BACKGROUND AND PARADIGMS**

#### **4.1 Introduction**

This is an extension of Chapter three. It presents the theoretical underpinning for this research. It focuses on process of slum improvement and a critical analysis of the paradigms adopted in Nigeria. It analyses the strengths and weaknesses of these paradigms and establishes current gaps in knowledge. These paradigms are discussed in sub-sections including redevelopment, government direct housing provision, self-help, in-situ upgrading, sites-and-services schemes, and enabling approach.

#### **4.2 Slum Improvement**

Slum improvement is required to manage changes in the urban environment, rectify the problem of urban decay and meet socio-economic objectives (Adams and Hastings, 2001, Couch, 1990, Lee, 2003). Community-based urban development programmes have been designed to improve the quality of life in low-income communities, to halt and possibly reverse decades of urban decline (Ferguson and Dickens, 1999, Keating and Krumholz, 1999). There have been calls in the development literature for more attention to be paid to the delivery of social benefits to urban communities (Chan and Lee, 2007, Enyedi, 2002). This is based on an attempt towards ensuring that slum improvement programmes do not impose negative impacts on the physical environment or negative psychological effects on residents (Chan and Lee, 2007, Enyedi, 2002). There is a need for an approach which will enable the local economies of slum neighbourhoods to flourish by linking low-income housing development to income generation, and ensuring easy access to jobs through pro-poor transport policies (UN-Habitat, 2003a, Majale, 2008). According to Lin and Lee (2005), slum improvement should be designed to enhance the environment, promote social cohesion and strengthen economic prosperity towards building sustainable communities.

There have also been scholarly calls aiming to elicit support for people-centred or pro-people improvement programmes (Carmon, 1999, Ng et al., 2001, Chan and Lee, 2007, Burra, 2005). According to Wallace (2001), problems of poor urban communities could be tackled through improving public services and building inclusive partnerships locally, focusing on community needs. Carmon (1999) proposed five principles for effective improvement programmes to benefit both people and places. They are: (1) preventing the exclusion of the urban poor; (2) working simultaneously for economic development and social equity; (3) encouraging partnership; (4) a gradual, soft approach; and (5) differential treatment of each deteriorated residential area. Ng et al. (2001) argued that an integrated approach is required if the community is to have an improvement programme that can rejuvenate not only the urban landscape, but also its people and the economy. A more holistic approach is therefore required to deliver sustainable slum improvement programmes (Priemus, 2004). The immediate challenge is, therefore, how to effectively address the complex problems of slum communities to ensure improved living conditions for slum dwellers and to reduce their suffering.

### **4.3 Slum Improvement Paradigms**

Over the years there have been a series of attempts made towards tackling the problem of slums, but they remain a major challenge both to scholars and public authorities. In developing countries, the methods adopted for dealing with the problem of slums have been largely informed by practices in the developed countries. Following the attempts at slum redevelopment in western countries around the immediate post-war period, demolition and replacement of substandard houses dominated slum improvement efforts in developing countries in the 1950s and 1960s (Abbott, 2002). However, contrary to the assumption that this approach would effectively eradicate the problem of slums (Pugh, 1995), there was a rapid escalation of substandard housing and overcrowding in cities in developing countries (Abbott, 2002, Wegelin, 2004). The demolition of slums without alternative provision of decent housing produced negative results throughout Africa. According to

Matovu (2000), in most cases the families evicted established similar slums in other areas because the housing provided for them was beyond their financial means. It therefore became clear that demolition was not an appropriate option for addressing the issue of slums. As a result, after the 1960s most African governments decided to tackle the problem by playing a direct role in housing provision, which involved building and subsidising the necessary housing units (Matovu, 2000). Unfortunately, the experience of this attempted solution led to the realisation that governments were unable to mobilise sufficient resources to facilitate such programmes (Magatu, 1991, cited in Matovu, 2000). Consequently, based on the writings of some leading academics, there was a shift to approaches that supported more control by the slum dwellers themselves in housing delivery (Choguill, 1999, Abbott, 2002). This eventually led to the introduction of the self-help paradigm, which was to be accomplished through sites-and-services, and in-situ slum upgrading (Pugh, 1997). According to Nwaka (2005) and Ogu and Ogbuozobe (2001), the Nigerian government tried practically all available slum improvement paradigms that were fashionable in the 1960s, 1970s and 1980s. These include slum clearance schemes, which resulted in much distress and social dislocation; sites-and-services schemes, which tried to open up new land and have it subdivided into serviced residential plots for distribution; public housing schemes, which eventually provided housing for the affluent and not the poor; and slum or squatter upgrading, which tried to fit new infrastructure and services into already disorderly and crowded settlements, sometimes with the participation of local residents (Ogu and Ogbuozobe, 2001, Nwaka, 2005). These paradigms will now be discussed in more detail.

#### **4.3.1 Redevelopment Paradigm (Slum Clearance)**

This paradigm targets old, dilapidated buildings with poor living conditions. It is also referred to as slum clearance or the 'bulldozer approach'. It is based on physical determinism with emphasis on the built environment (Hardoy and Satterthwaite, 1989, Carmon, 1999). The use of the bulldozer approach was borne out of the need for improved housing conditions and the desire to use

land in the city centres for more profitable activities such as offices and shopping centres, while the urban poor were driven to the outskirts (Carmon, 1999). In the UK, it resulted in the demolition or sealing up of over a quarter of a million housing units, while alternative accommodation was provided for over a million people (Gibson and Langstaff, 1982). As a result of slum clearance programmes, about 1.48 million houses were also demolished or boarded up in England and Wales, displacing over 3.66 million people between 1955 and 1985 (Yelling, 2000). In the USA, there were also incidences of large-scale demolition of houses that were considered derelict by the authorities, but only about 0.5 percent of the funds allocated for relocating displaced people were eventually used between 1949 and 1964 (Greer, 1965, Gans, 1962). Some of the worst case scenarios were observed in developing countries. Large numbers of people in developing countries were evicted forcefully without adequate arrangements for resettlement, and this resulted in the swelling of housing demand (Werlin, 1999). About 300,000 residents were forcefully evicted from Maroko in Lagos, Nigeria during a large-scale slum clearance in 1990 (Agbola and Jinadu, 2002). In Zimbabwe, an estimated 700,000 slum dwellers were displaced in a slum clearance programme called Operation Murambatvina in 2005; and several thousand also faced forced eviction in Abuja, Nigeria in the same period, and in some Zambian cities in 2007 (UN-Habitat, 2007a). The first incidence of slum clearance in Nigeria was in 1951 (Kabir and Bustani, 2010). The decision was made by the then colonial government with a view to addressing the bubonic plague that ravaged Lagos in early 1920 due to uncontrolled development (Lawal, 1997). However, the programme provoked anger and hostility among the residents of the affected areas and undermined public confidence in planning activities (Gandy, 2006).

This paradigm has been condemned in most places where it was applied, and was widely criticised for being anti-poor (Wilmott and Young, 1957, Gans, 1962, Fried, 1966, Parker, 1973, Hartman, 1971, English et al., 1976). Wu and He (2005) argued that the effect of dismantling neighbourhoods could be detrimental to a sustainable urban society and, therefore, positive social objectives should be seriously considered in the process of urban



redevelopment. They argued that when social benefits of slum communities are taken into consideration, this would ensure that slum improvement projects do not impose negative impacts on the physical environment or negative psychological effects on residents. They proposed that more attention should be paid to the interests of marginalised groups and to the achievement of social sustainability in the urban redevelopment processes (Wu and He, 2005). Carmon (1999) aptly observed that slum clearance does not take the psychological and social costs of forced relocation into account. For instance, it could result in the breaking of social ties cultivated through longstanding relationships in the affected neighbourhoods; and small business owners could be separated from customers, with whom they have developed rapport over the years, thereby affecting the progress of their enterprises. In spite of these broad critiques, Mukhija (2001) argued, based on his study in Mumbai, India, that slum dwellers sometimes prefer slum clearance. In his study, the slum dwellers requested adequate arrangements to be made for their relocation to ensure that they could obtain larger houses, which would give them greater real estate assets (Mukhija, 2001). However, the problem with the provision of larger houses is that it may lead to the exclusion of the poor, who cannot afford the rental or purchase cost of such properties. Based on a study on factors that influence the post-relocation performance of slum clearance activities, Viratkapan and Perera (2006) argued that relocation programmes could be successfully executed if the vital factors are duly considered and addressed. These include factors external to the community, such as the location of the new settlement and award of compensation; and factors internal to the community, such as unity, availability of strong leadership, the active participation and the positive attitude of community members. However, such arrangements cannot be guaranteed in most cases as they are often not addressed in public policies (UN-Habitat, 2007a). Poor people are often made to suffer for the squalid conditions of the parts of the cities where they live.

#### **4.3.2 Government Direct Housing Provision Programmes**

Following the wide disapproval of the redevelopment paradigm, several direct housing provision schemes were adopted. During the early colonial period in Nigeria, government policies on housing focused on the provision of residential quarters for expatriates and indigenous workers in specialised occupations like the police, railwaymen and miners (Lawal, 1997). However, on the attainment of independence, there was a shift to five-year development plans, which were expected to drive economic development and provide affordable housing for the various income groups in Nigeria (Lawal, 1997). In the first National Housing Programme between 1970 and 1974, a total of 59,000 new houses was proposed but only 12 percent of these were completed (Okpala, 1986, Ogu and Ogbuozobe, 2001). Between 1975 and 1980 there was a proposal to develop 202,000 housing units for different income groups across the country (Kabir and Bustani, 2010). At the end of the plan period, only 28,500 (14.1 percent) were completed successfully due to the poor performance associated with public direct involvement (Ogu and Ogbuozobe, 2001). One major problem faced in this period was the emergence of amateur building contractors whose interest was purely in making money and not in the delivery of good quality housing. In the third National Housing Programme, between 1981 and 1985, more progress was achieved than in the previous years (Ogu and Ogbuozobe, 2001); 23.6 percent of the proposed 200,000 units were completed (Kabir and Bustani, 2010). The success of the programme was, however, limited by corruption, which is often associated with civilian administrations in Nigeria, poor supervision of building sites and lack of service infrastructure (Aina, 1990, Agbo, 1996, cited in Ogu and Ogbuozobe, 2001). According to Osuide (1988), the building contracts were awarded to 961 contractors whereas there were only 481 sites. This was done in an attempt to reward members of the ruling political party at that time, but it resulted in a chaotic situation.

This National Housing Programme was, however, interrupted by the military regime that took over the government in 1983. With a continuously declining per capita income and comparatively unfavourable social indicators, Nigeria

was rated as one of the poorest oil-producing countries (NCEMA, 2010). The new government decided to introduce a one-year economic emergency programme, which was aimed at adjusting the country's structural imbalances and external pressures. Consequently, in 1986, the Structural Adjustment Programme was initiated (Buckley et al., 1994). The overall approach of this programme was to deregulate the economy from excessive administrative controls and subsidies to allow private initiatives and market forces to determine the direction of growth (Lawal, 1997). In line with the overall approach of the programme, and in order to achieve its goals and objectives, the military administration launched a National Housing Policy in February 1991 (Lawal, 1997). The policy was aimed at ensuring that all Nigerians owned or had access to decent accommodation at affordable cost in realisation of the goal 'housing for all by the year 2000'; to encourage and promote active participation by all tiers of government (federal, state and local); and to encourage more participation by the private sector in housing development (FRN, 1991). The framework put in place to achieve this was the establishment of a two-tier institutional structure for the housing finance system, with the Federal Mortgage Bank of Nigeria as the highest regulatory institution, and involvement of the private sector in the system through the establishment of primary mortgage institutions, which would mobilise household and corporate savings for long-term mortgage lending. A National Housing Fund was also to be established, to provide the system with a continuous flow of low-cost funds for housing development on a long-term basis (Asaolu and Oladele, 2005).

Towards the end of 1991, the government launched a large-scale housing development scheme, aimed at encouraging more participation by the private sector in housing development through the allocation of land in various locations to private developers for the development of housing estates (Agbola, 1998). A new public housing scheme was also launched in 1994 by the military administration, with the intention of constructing 121,000 units of various house types for all income groups within two years. After an evaluation in 1995 it was confirmed that the scheme had failed to meet its objective (Agbo, 1996) – only 0.9 percent of the proposed building units were

constructed (Kabir and Bustani, 2010, Ogu and Ogbuozobe, 2001). By the year 2000, the objective of the National Housing Policy had still not been met. Many Nigerians were still lacking decent and affordable houses. In providing a solution to this perennial problem, in 2003 the civilian administration placed a priority on private-sector participation in housing provision (Eke, 2004). The National Housing Policy was then revised to focus on creating an enabling environment for this private-sector involvement (Eke, 2004).

In spite of the series of attempts by government to improve housing delivery, there was still a gap between housing supply and demand (Agbola, 1998, Olomolaiye, 1999), which further compounded the problem of slums in Nigerian cities. Current efforts to improve housing delivery are channelled towards the development of a secondary mortgage market, involving the establishment of a new mortgage regime under the National Housing Fund to facilitate more favourable mortgage terms, and a five-year tax holiday for developers (Kabir and Bustani, 2010). The rationale is to create an enabling environment for increased private-sector participation in housing delivery, and to encourage households to build their own houses (Eke, 2004). However, past experiences have shown that such schemes are often overrun by the more affluent city dwellers, while low-income households are left to struggle. There are fundamental social, economic and environmental issues in slums that need to be addressed in order to enable slum dwellers to benefit from government housing schemes. Until these issues are addressed, adequate housing will continue to elude the poor in Nigeria.

#### **4.3.3 The Self-Help Paradigm**

This paradigm gained prominence through the writings of John F. C. Turner (Harris, 2003; Pugh, 2000). Self-help affords families the opportunity not just to contribute their labour, but also to be part of the design and management processes of their houses (Turner, 1976). Most low-income households who now own houses in South American cities built their houses through self-help (Gough and Kellett, 2001). The paradigm is based on the view that the solution to slums is not to demolish the housing, but to improve the

environment and let the slum dwellers improve their houses gradually by themselves with the assistance of neighbours and friends (Turner and Fichter, 1972). The approach affords households the opportunity to build their houses slowly but steadily, constructing incrementally, with rooms being added and facilities upgraded gradually as income allows (Gough and Kellett, 2001). It offers low-income households the opportunity to build their houses at their own pace and within their means (earnings and savings), and as such it is a more acceptable option for them than public housing (Pugh, 2000). In fact, the self-help paradigm gained a wider acceptance than public housing and even influenced a change in the World Bank policy on urban development (Grimes, 1976, Ward, 1982, Rodwin and Sanyal, 1987). According to Turner (1976), low-income families should not be subjected to the pressure of paying high rents for public housing; rather, they should be allowed to improve their houses progressively. He argued that squatters could be trusted to maintain any infrastructure provided for them as they often showed great organisational skill in their land management. Slum upgrading and site and services schemes and mechanisms were therefore proposed to achieve the self-help paradigm (Pugh, 1997). This process is termed progressive development, while the public housing schemes are referred to as instant development (Turner and Fichter, 1972). The table below shows a comparison of the main attributes of houses built through self-help, termed supportive shacks, and houses built by government through public housing programmes, termed oppressive houses.

**Table 4–1: A Comparison of the Main Attributes of the Supportive Shack and the Oppressive House**

<b>Supportive Shack</b>	<b>Oppressive House</b>
Provides shelter at relatively minimal cost	Provides shelter at a relatively high cost
High use value (people are very positive about the house)	Low use value (people experience the house in a negative way)
Usually well located in terms of employment	Not well located in terms of employment
Low rentals or tax	High rentals
Cheap labour (dweller uses his skills)	Machinery used (advanced technology)
Usually matches the users' needs as the user is in control of the construction process	Frustrates the needs of its users as they have little say during planning and construction

\* The supportive shack represents self-help houses, while the oppressive house represents houses built by the government through social housing schemes.

Source: Turner (1976)

According to Harris (2003), self-help ensures that families live in homes that best fit their needs and circumstances because he believed that squatters in developing countries are the best judge of their own needs.

The approach has been criticised for encouraging capital accumulation through double exploitation by prolonging working hours. This is because people who are building through self-help would need to spend additional time on their houses after their normal working hours; and when the cost of the man-hours is factored in, this increases the overall cost of construction (Burgess, 1978). According to Gilbert (1982) and Ward (1982), the proponents of self-help failed to realise that the freedom to build is unlikely in the absence of state intervention because choices for most low-income households are constrained. It is also argued that the implementation and institutional support for people-oriented housing policies is not clearly spelled out in the self-help paradigm (Mukhija, 2001). Although it has long-term benefits for low-income households, it is a slow process. Given that the paradigm supports incremental housing development based on the ability of the people, it could take a long time before the changes can be seen. Houses constructed by self-help are often funded through household savings (Kellett,

1995, Gough and Kellett, 2001); but low-income households spend between 65 and 85 percent of their earnings on food, while housing is left as a lesser priority (Pugh, 2000). This clearly shows that low-income households only have small amounts to invest in building, hence the long construction periods. The main problem of the paradigm is that it is narrowly focused on physical regeneration only, ignoring social regeneration and community participation (Cameron and Doling, 1994, Berry and McGreal, 1995). Slum improvement cannot be sustainable without addressing the social and economic issues in the community.

#### **4.3.4 The In-Situ Upgrading Paradigm**

This paradigm was proposed and adopted by the World Bank in the 1970s as a more cost-effective option, following the wide criticism of other attempted paradigms. According to Martin (1983), it helps to defuse political agitation for improved housing by slum dwellers. The cost of demolishing buildings and rehousing the residents was seen to be much more than that of upgrading (Wegelin, 2004). It was argued that the poor could not afford to make improvements to their accommodation on their own, due to a variety of income and credit constraints; and that increases in their disposable incomes may not necessarily translate into their access to basic services (Dasgupta and Lall, 2006). In principle, upgrading involves the provision or improvement of neighbourhood infrastructure, complemented by social interventions such as legalisation of land tenure, and sometimes dovetailed with a home upgrading loan and/or small business development loan scheme and capacity building/training support (Wegelin, 2004, Field and Kremer, 2005). The neighbourhood infrastructure includes micro-drainage, neighbourhood water supply distribution, solid waste collection, and communal sanitation (Weglin, 2004). According to Davidson and Payne (2000), major issues in upgrading projects generally centre around four main topics: the nature of the target population and in particular the most disadvantaged groups; the physical nature of the area and prevailing land tenure arrangements; the nature and level of site development; and the institutional and financial framework. Security of tenure, which is one of the primary goals of upgrading

slums, is critical for their successful integration into the fabric of urban life and for the facilitation of improvements in service delivery (Gulyani and Connors, 2002). The provision of tenure security has benefits for both the cities and the slum dwellers. They include the following: the provision of property rights to facilitate service delivery, by transforming illegal dwellings into legal ones; an improvement in housing statistics, reducing housing problems; a projected increase in municipal revenue through property taxation; the ability of new owners to sell or rent out their property, live elsewhere, and reap the benefits of an increase in asset values; the motivation of more people to invest in their own housing and property; the provision of land as collateral for the poor; and the provision of incentives for cost recovery and accountability for maintenance (Martin, 1983).

According to Martin (1983), upgrading has the following advantages: it maintains existing economic systems and opportunities for the urban poor who are most in need; it preserves low-cost housing systems and enables the inhabitants to retain the maximum disposable income; it safeguards communities which have many internal linkages to safeguard the interests of the individual families and the group; and it protects the interest of the poor, unlike the redevelopment approach which involves relocation. When people are displaced in the process of relocation, this may be socially disruptive, particularly if it involves movement to a less favourable location. This could result in higher transport costs and less access to formal employment opportunities. Upgrading is therefore considered to be more favourable to the poor, since eviction is avoided. However, in the mid-1980s this approach was criticised at the micro level because of inefficiencies created by individual projects, and at the macro level for the lack of an overarching institutional framework and the concomitant need for a programmatic approach to urban lending (Gulyani and Connors, 2002, p. 4). The micro-level critiques also revealed issues such as: slow rates of implementation and a record of poor administration; inadequate levels of community participation; inappropriately high building standards and regulations, thereby making projects very expensive and hard to replicate; overly-complex integrated projects which take a multi-sectoral approach to infrastructure while also seeking to address



land tenure; a poor record on cost recovery and operations and maintenance; and problems in upgrading individual neighbourhoods that did not connect to citywide networks. Such assessments led to a wave of policy prescriptions in the late 1980s and the 1990s which focused instead on establishing efficient property markets, setting appropriate regulations and standards, decentralising authority to local government, and building local capacity (Gulyani and Connors, 2002). One of the main problems of upgrading has been its implementation. Wegelin (2004) and Majale (1998, 2002) observed that, in practice, slum upgrading concentrates on the physical upgrading with less attention given to addressing social and economic issues, without which the often multiple slum problems cannot be effectively addressed. This is referred to as **infrastructural upgrading**. Most of the ideas and policies promoted in the upgrading approach are yet to be applied in real programmes. The social, economic and physical aspects are equally important in achieving sustainable livelihoods in slum communities. None of these aspects should be left out in the upgrading process. Three in-situ upgrading models have been identified in literature – the progressive improvement model, community action planning or micro planning, and the holistic plan model (Abbott, 2002, Kyessi, 2005).

**The Progressive Improvement Model:** this model of slum upgrading is based on the assumption that the improvement of physical infrastructure in low-income communities is the core element of the upgrading process (Choguill et al., 1993). It therefore encourages the direct provision of such infrastructure to be left for the communities involved to plan and manage (Choguill, 1999). The model tends to favour the majority of households in developing countries that earn less than US\$500 per year (Aligula, 1999) and spend more than 50 percent of that on food (Kironde, 1999, Kyessi, 2002). However, it does not recognise the importance of technical ability in the provision of infrastructure to ensure scalability and sustainability. Much as it is important for the community to participate in such projects, there is need for technical assistance from trained personnel. Participation would ensure that the community understands how the infrastructures work and also what it takes to maintain them. According to Abbott (2002), the model

follows a rather strongly mechanistic approach to upgrading, where individual elements of upgrading are seen as being analysed and pursued independently to other elements. He therefore argued that there is a need to clarify at what point infrastructure provision becomes the overriding process in upgrading and/or the relationship between this aspect of physical development and the other components of social and economic development (Abbott, 2002). This argument clearly discredits the assumption that infrastructural improvement is the core element of upgrading. Much as such improvements are often visible and more measurable, infrastructural improvements should not be viewed as more important than other aspects as they are all interrelated.

**Community Action Planning or Micro Planning:** This is a participatory methodology developed from a housing programme carried out in Sri Lanka (Lankatilleke, 1990, cited in Abbott, 2002). The model encourages a bottom-up approach to upgrading by emphasising the involvement of the recipient community in all stages of the project cycle (Lankatilleke, 1990, cited in Abbott, 2002). According to Martin (1983), bottom-up approaches ensure effectiveness in delivery and better use of resources in upgrading. It is therefore vital that the community and the city are jointly involved right from the planning stage (which is the most crucial phase) as that is when key decisions are taken and when the full programme is defined (Hamdi and Goether, 1996). In contrast, top-down policies tend to isolate communities and citizens from decision-making processes and can lead to arbitrary provision of public services that do not necessarily address the main needs of the targeted people (NESF, 2003). Interventions are more effective when they are accountable, transparent and accessible to the people – this increases trust and the possibility of drawing on the people's skills and potentials (NESF, 2003). The model has been criticised for tending to be situated too narrowly within a traditional development paradigm, not recognising the different levels of the societal structure (Abbott, 2002). According to Sliuzas (2003), engaging communities in setting the agenda for improvement will improve the relevance of the project, but there are also some risks. He argued that professional knowledge and experience are

required to ensure that related problems are dealt with together. For example, if roads are to be improved, there will be implications for storm water drainage that residents may not fully appreciate. Professional knowledge would then provide the technical advice required in such cases.

**Holistic Plan:** This entails creating a redevelopment plan that will embrace and enhance the social, economic and physical spheres of life in the settlement, by identifying all the important sets of relationships that exist within them (Abbott, 2002). The Holistic Plan model operates with Geographic Information System (GIS) technology, which is used to capture data and generate a data management system that links physical layout plans with social and economic information on the families that live in the settlement (AVIS, 1995). However, this would require the situation to be completely static there while all the identified factors are dealt with (Abbott, 2002). It also requires very large human and financial resources to be put into the project over a very short period of time to get the desired result.

#### **4.3.5 Obstacles to In-Situ Upgrading**

Upgrading is not without its challenges. Some of the major issues faced in upgrading are discussed below.

##### **4.3.5.1 Location and Layout of the Slums**

Some slum neighbourhoods have physical structures that make service provision difficult and expensive (Panwalker, 1996, Werlin, 1999). A case in point would be the squatters in Rio de Janeiro located on steep slopes, which are subject to flooding and landslides (Bartone et al., 1994, Xavier and Magalhaes, 2003, Xavier, 2003). According to Mejia (2001), due to the prevalent high population density, too many buildings cluster together in no particular order. Such obstacles increase the complexity of the problem and make intervention more challenging.

#### **4.3.5.2 Tenure**

One of the primary goals of upgrading is security of tenure (Wegelin, 2004). However, the process is usually difficult. Slum dwellers often own neither their houses nor the land on which they live; rather, they rent houses or rooms and manage various sub-lettings which have been negotiated with or even facilitated by landowners without the approval of local authorities (Werlin, 1999). According to De Sampaio (1994), unclear land ownership in slums could result in violence between groups of squatters over its control and the right to profit from the sale or rent of lodgings, and this complexity makes it difficult for authorities to achieve tenure security during upgrading. Until land ownership is clear, it is difficult to convince the residents to pay for public services and to make improvements to their dwellings (Werlin, 1999).

#### **4.3.5.3 Sustainability**

Individual projects in upgrading could be successfully delivered, but much more important is what happens when the various stakeholders have disengaged from the project. From this point onwards, the community is expected to maintain the improvements. Although most of the services could be subsidised, it is usually difficult for the poor slum dweller to keep up with payments for facilities provided during the upgrading process (Server, 1996). To ensure the long-term sustainability of community infrastructure, it is necessary to develop income-generation activities to support their operation and maintenance (Majale, 2008). Wegelin (2004) also emphasised the need for operation and maintenance costs of infrastructure provided in upgrading programmes to be by shared responsibility between the NGOs, the CBOs, the municipal authorities, and the community. Furthermore, Cronin and Guthrie (2011, p. 130) noted that projects executed during slum upgrading are usually stand-alone, pilot or innovative practice projects, which are not always scalable or sustainable. Such projects may require continuous investment of resources. When such resources are not affordable to households in the community, this limits the scalability and therefore sustainability of the projects.

#### **4.3.6 Sites-and-Services Schemes**

With the support of the World Bank in the early 1970s, various governments began to help households to acquire modest homes by building their own through the sites-and-services schemes (World Bank, 1972, World Bank, 1973). The scheme involves the provision of well laid out sites, with infrastructural facilities and services such as roads, drainage, water and many others, which people may then acquire at subsidised rates for housing development and commercial activities (Rodell, 1983). The prospective developer is usually required to pay for the cost of infrastructure and services provided by the government in these areas (Ogu and Ogbuozobe, 2001). The sites-and-services scheme, however, faced a major challenge of site selection in various countries where it was adopted (Rodell, 1983, Werlin, 1999). According to Rodell (1983), in an attempt to minimise the cost of the plots, some projects in Tanzania were sited on cheap land, which were then too far from other centres of activity such as schools and offices. Some of the recipients had to spend 10–20 percent of their income on transport fares in addition to 20–25 percent already set aside for amortising the cost of the plots, thereby creating problems for those affected. In a similar case in Thailand, the National Housing Authority decided to allocate the plots to families with higher incomes, since the poor could not afford them (Somsak and Komson, 1981).

According to Dasgupta and Lall (2006), another major reason for the limited success of this scheme was the lack of access to housing finance for the construction of dwelling units. In fact, sites-and-services projects generally affected fewer people than upgrading projects, due to the problem of finding relatively suitable unoccupied sites (Werlin, 1999). The federal government of Nigeria adopted the scheme in 1986 as a viable alternative to direct housing provision (Efobi, 2007). Over 10,000 serviced plots were allocated across the country, particularly in the major cities such as Abuja, Lagos, Enugu and Kano (Nubi, 2001). However, the scheme did not make any significant contribution to housing stock in Nigeria due to problems of project funding, contract performance, cost overruns and cost recovery, among

other issues (Osamwanyi and Megbolugbe, 1987). In addition, the scheme was also plagued by poor development control (Dikko, 2002), and some of the beneficiaries were unable to obtain ownership certificates due to administrative problems (Efobi, 2007). According to Kabir and Bustani (2010), the low-income urban dwellers that were the primary target of the scheme have not benefited from it. This has been largely associated with the high cost attached to each plot, which made them unaffordable to the urban poor (Aluko, 2002). The scheme was designed to help low-income households living in urban areas, but in practice, it was to the benefit of the more affluent households.

#### **4.3.7 The Enabling Approach**

After an appraisal of in-situ upgrading and sites-and-services schemes, it was concluded that such government-administered projects were heavily subsidised and badly managed, and as such were financially unsustainable and non-replicable (Keare and Parris, 1982). In response, most governments decided to rely on market actors and enable housing provision through policies of decentralisation, privatisation, deregulation and demand-driven development (World Bank, 1993). The World Bank's intention in supporting the enabling approach was to create demand-driven developments through decentralisation and, in effect, satisfy users' needs and foster a better chance of economic sustainability (Mukhija, 2001). According to UN-Habitat (2006a), the enabling approach to shelter development and improvement calls for a policy environment where the government, for the most part, does not supply housing directly; rather, public authorities facilitate production by other actors in the sector. It has to do with the creation of the legal, institutional, economic, financial and social frameworks by the state to enhance economic efficiency and social effectiveness in the development of the housing sector (Pugh, 2000). The responsibility of the government in this approach is to create an enabling environment for families or individuals to build their houses. The enabling approach, therefore, treats housing as a social phenomenon, which is to be achieved through privatisation, with the support of deregulation policies (Mukhija, 2001, World Bank, 1993). It is

argued that effective decentralisation of political, administrative and financial authority would produce: stronger local authorities; improved policymaking through increased public participation in decision-making; more accountable and transparent local government; increased efficiency and responsiveness of urban service delivery; a sense of ownership over services; and in many cases, equity (UN-Habitat, 2006a).

Enabling is considered to be a bottom-up approach which promotes micro-level strategies stressing the need for community participation in the provision of shelter (Muraya, 2006, UNCHS, 1991). Bottom-up approaches afford households the opportunity to be involved, right from the planning stage, in deciding the type, amount, and quality of housing services to be provided (Goodlad, 1994). This can be achieved through the activities of CBOs. NGOs and CBOs are among the major actors in the housing sector, and play very important roles in enabling shelter provision for poor communities (Smets, 2002). Other actors include central, regional and local government, the private sector (both formal and informal), and individual households (Muraya, 2006, UN-Habitat, 2005a). NGOs are private, non-profit, voluntary organisations, which focus on some defined aspects of development in the areas where they choose to operate, and are often funded through donations and grants from individuals, corporate organisations, international agencies and governments (Fowler, 1987, Agbola, 1988b). CBOs are equally non-profit and voluntary organisations, but their activities are usually limited to specific localities (such as neighbourhoods or housing areas), and they work towards improving the general quality of life in those places, while NGOs may be indigenous or international (Toyobo and Muili, 2008). CBOs function as direct representatives of the community groups, and thus get support from NGOs to facilitate their activities (UN-Habitat, 2006a). The role of NGOs in enabling includes creating access for the marginalised groups and areas; providing services and skills that are in short supply; developing efficient working processes to encourage grass-root participation in projects; ensuring maintenance of high standards in cost recovery, accountability, efficiency, effectiveness, and sustainability issues; creation and strengthening of CBOs;

community empowerment and capacity building through training, motivation, and advocacy; mediating between CBOs and governmental and international authorities; and providing advice to government on policy issues (Muraya, 2006, Rahman, 2005, Smets, 2002, Ha, 2002). This enabling approach rejects the interventionist provision of public housing by the state, which presupposes that the other actors in the housing sector cannot fulfil the right to adequate housing (Angel, 2000). An enabling strategy should, therefore, allow the other actors to develop and improve housing in the most efficient manner possible, leaving governments to channel their limited resources more effectively where they are most needed (UN-Habitat, 2006a).

The World Bank recommended some policy instruments which governments could adopt to create an enabling environment for the housing market (World Bank 1993). To deal with demand-side constraints, governments could:

- Develop mortgage finance by creating strong competitive mortgage-lending institutions and by fostering innovative arrangements to provide greater access to housing finance by the poor.
- Rationalise subsidies by ensuring that subsidy programmes are affordable, well targeted, measurable and transparent and that they do not distort housing markets.
- Develop property rights by establishing and enforcing laws that ensure rights to own and freely exchange housing and by administering programmes of land tenure registration and legalisation.

To deal with supply-side constraints, governments could:

- Regulate housing and land development by balancing the cost and benefits of regulations that affect urban land and housing markets, especially land use and building, and by removing regulations that unnecessarily hinder housing supply.
- Provide infrastructure for residential land development by coordinating the agencies responsible for providing residential infrastructure to focus on servicing existing developments and undeveloped urban land for efficient housing development.



- Organise the building industry to create greater competition and reduce trade barriers that apply to housing input.

To support the above instruments, the seventh instrument has to do with developing an appropriate institutional framework for managing the housing sector. This involves:

- Strengthening institutions that can oversee and manage the performance of the sector as a whole, bringing together all the major public agencies as well as private-sector and non-governmental representatives, and ensuring that policies and programmes benefit the poor.

The enabling strategy has been criticised for being ineffective (Mukhija, 2001). It was argued that privatisation, which is promoted in the approach, could have some adverse effects on the poor (Baken and Van der Linden, 1993, Jones and Ward, 1995). Hommes (1996) and Prud'homme (1995) expressed a concern that local elites could seize the opportunity to control power undemocratically, and that there is a possibility of unevenness in growth and development as a fall-out of decentralisation. Jones (1996) and Siembieda and Moreno (1997) noted that the majority of those who need houses would require direct state support. Therefore, withdrawal of such support could deprive them of the chance to own their houses. According to Keivani and Werna (2001), the informal sector makes more contribution towards housing the poor than the formal sector and therefore deserves support from government.<sup>3</sup> The proponents of the enabling approach fail to realise that low-income households cannot compete in the property market without increased income. The formal land delivery systems operate with

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<sup>3</sup> Much as the informal sector provides a considerable number of affordable houses for the poor, its illegality and lack of basic building and urban planning standards may have adverse effects on the market and the overall economic growth prospects and long-term living standards (Ball, 2003). This notwithstanding, Keivani and Werna (2001) were of the opinion that as long as a vast majority of urban dwellers have no access to gainful employment in the formal sector, they would resort to unconventional modes of housing, leaving the government with no other choice but to overlook some of the illegalities.

legal limitations which may hinder low-income households. Therefore, in practice, the enabling approach does not suit such families. In fact, the attitudes of governments and public organisations towards slums have been identified as a major obstacle to the enabling strategy (UN-Habitat, 2006a). Since slum communities are sometimes not recognised and included in development budgets, they are rarely provided with public utilities (such as piped water and sewerage) to the extent that they are provided in the planned areas (UN-Habitat, 2006a). In the absence of physical improvements and the necessary social structures, income cannot be enhanced in slum communities. This clearly suggests that low-income slum dwellers are not in a position to benefit from the enabling approach. It can only be realisable if governments devise intervention processes to channel resources towards improving the earnings of slum dwellers. This would enable low-income families to participate in the land and housing market and build their own houses, thereby reducing the housing deficit.

#### **4.3.8 The Slum Improvement Framework by Cities Alliance**

In an attempt to eradicate slums in cities around the world, a framework for slum improvement was developed by the Cities Alliance. This is a global partnership for urban poverty reduction and the promotion of the role of cities in sustainable development. The members include multilateral organisations such as the World Bank, UN-Habitat, European Union, UNEP,<sup>4</sup> and countries such as Nigeria, Ethiopia and South Africa, among others. According to the framework, dealing with the problem of slums requires physical, social, economic, organisational and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities (Cities Alliance, 1999). The interventions typically include:

- installing or improving basic infrastructure, e.g., water reticulation, sanitation/waste collection, rehabilitation of traffic circulation, storm drainage and flood prevention, electricity, security lighting, and public telephones;

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<sup>4</sup> United Nations Environmental Programme.

- removal or mitigation of environmental hazards;
- providing incentives for community management and maintenance;
- constructing or rehabilitating community facilities such as nurseries, health posts, community open space;
- regularising security of tenure;
- home improvement;
- relocation/compensation for the small number of residents dislocated by the improvements;
- improving access to healthcare and education, as well as social support programs to address issues of security, violence, substance abuse, etc.;
- enhancement of income-earning opportunities through training and microcredit; and
- building social capital and the institutional framework to sustain improvements.

To facilitate implementation of the framework, a slum improvement action plan has been articulated through a combined effort of the World Bank and the UN (Cities Alliance, 1999). Six key actions are considered necessary to meet the goal:

1. **Strengthening In-Country Capacity** by: restructuring policy, regulatory and operating frameworks, and legal/technical constraints to upgrading at scale; overcoming institutional bottlenecks; encouraging local commitment and resolve, including political understanding and buy-in; and strengthening learning and training.
2. **Preparing National/City Upgrading Programs** by helping committed countries design upgrading programs to scale.
3. **Supporting Regional and Global Knowledge and Learning** that capture and share the varied approaches and local practices to get the job done better with the full involvement of the affected communities; organising networks of practice; fielding specialists to help countries and cities progress their plans to scale.

4. **Investing in Slums** with appropriate basic infrastructure and municipal services identified, implemented and operated with the community.
5. **Strengthening Partner Capacity** to focus attention on the task, with emphasis on the resources, knowledge and tools to help governments and communities do the job well and at scale.
6. **Leadership and Political Buy-in** by the partners of the Alliance to prioritise slum upgrading.

Much as the proposed interventions in the above framework reflect the principles of in-situ upgrading for the enhancement of slum dwellers' living standards, it only contains a broad set of actions that do not reflect any priorities. This has implications for the successful delivery of slum improvement programmes. The ultimate aim of these programmes is to address the disparity in living conditions between neighbourhoods within the city. However, improvement is expected to take a significant amount of time due to the complex nature of slum communities. It is important that local needs are clearly established and prioritised. Interventions can then be proposed to the communities to assist them to progressively move towards higher living standards.

#### **4.4 Chapter Summary**

Until the introduction of in-situ upgrading, efforts towards slum improvement had focused on housing, which is often one of the most visible indicators of community deprivation. Previous research has shown that the issues are much more complex than a shortage of adequate housing. In spite of this realisation which has resulted in new policies, there is yet to be a corresponding change in practice, particularly in Nigeria and other countries in sub-Saharan Africa. A critical analysis of the different paradigms suggests that in-situ upgrading is the most effective method, as it recognises the importance of improving the social and economic as well as the environmental aspects of slum communities, and does not merely address

housing. However, the challenge is how to implement these principles in practice. It has already been established that previous upgrading strategies have largely focused on upgrading of infrastructure to the neglect of the social and economic aspects of the communities (Majale, 1998, Wegelin, 2004). This clearly shows that there is still a gap between the principles and the practice of in-situ upgrading, and this is exemplified by the Cities Alliance framework. Thus there is a need to find ways of bridging that gap to ensure more sustainable delivery of slum improvement programmes. The following chapter will present an evaluation of the recent World Bank Assisted Programme in Kpirikpiri to ascertain how many of the principles have been translated into practice.

## **CHAPTER FIVE**

### **EXISTING CONDITION OF KPIRIKPIRI BASED ON SURVEY**

#### **DATA: RECENT UPGRADING IN PERSPECTIVE**

##### **5.1 Introduction**

The purpose of this chapter is to present the findings of the survey conducted in the Kpirikpiri community in Abakaliki – the capital of Ebonyi state, Nigeria. The data analysed in the chapter were generated through structured and semi-structured interviews, focus group discussions and observations made during the survey. The chapter contains an analysis of the existing social, economic and environmental conditions of the study area. It also reports on the relationships between the various data sets and aims to interpret the significance of the results in the context of the study. The results have been presented in tables and figures for clarity, and are discussed in themes derived from the conceptual framework developed from the survey. The photographs presented in the chapter were captured during the survey as evidence of the researcher's observations.

##### **5.2 Households' General Information**

This section contains background information about the participants. They include gender, age, level of education, income, level of rent, and size of household.

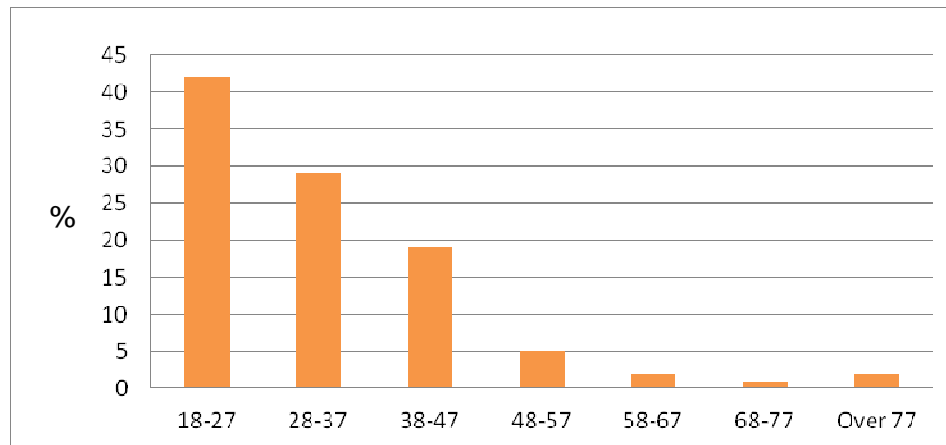
###### **5.2.1 Gender of Participants**

The survey results show that 46 percent of the respondents were female while 54 percent were male. Therefore, there is no significant difference in the proportions of genders of people that participated in the survey.

###### **5.2.2 Age of Participants**

The survey results presented in Figure 5–1 shows that 42 percent of the participants are between 18 and 27 years old; 29 percent are between 28

and 37 years old; 19 percent are 38 to 47 years old; 5 percent are 48 to 57 years old; 2 percent are between 58 and 67 years old; 1 percent are 68 to 77 years old; while 2 percent are over 77 years old. This is indicative of a predominantly youthful population. The population is largely characterised by young men and women (both married and single).

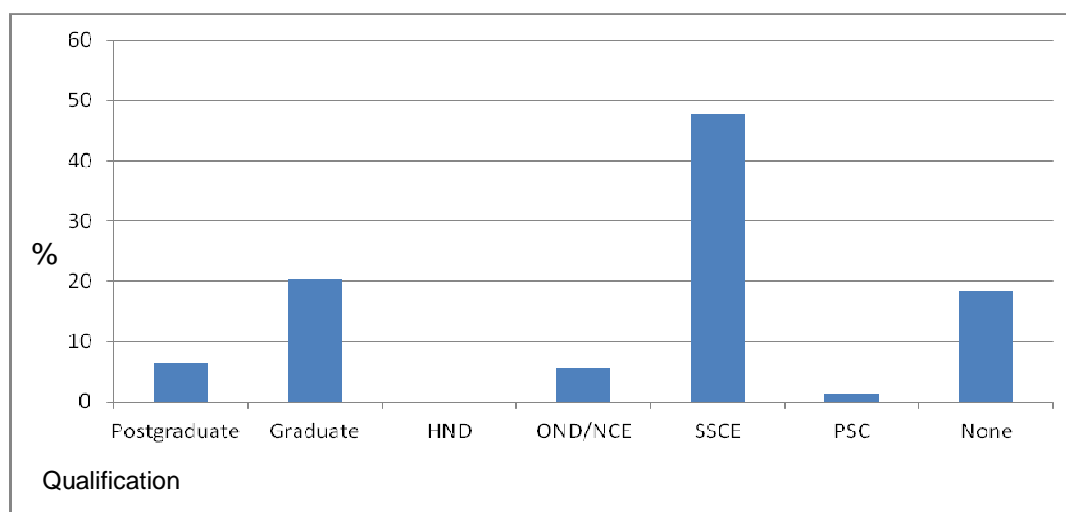


Source: survey data, 2008.

**Figure 5–1: Age of Respondents**

### 5.2.3 Education Level

There are basically, seven major educational qualifications obtainable in Nigerian institutions. They are: Primary School Certificate Examination (PSCE); Senior Secondary Certificate Examination (SSCE); National Certificate in Education (NCE) – a teaching qualification obtainable from Nigerian colleges of education; Ordinary National Diploma (OND); and Higher National Diploma (HND) – both obtainable from Nigerian polytechnics; University Bachelor’s qualifications (Graduate); and University Postgraduate qualifications (Postgraduate) – Postgraduate Diploma, Master’s degree, and Doctorate. Figure 5–2 shows that the residents have attained various levels of educational qualification. As shown, 48 percent of the respondents have SSCE qualifications, which is equivalent to the General Certificate of Secondary Education (GCSE) in the United Kingdom. There is also a relatively high percentage of university graduate and postgraduate qualification holders in the community.



Source: survey data, 2008.

**Figure 5–2: Education Level of Respondents**

#### **5.2.4 Household Incomes**

Due to the informal nature of the study area, statistical information on income was not available at the time of the survey. The income data is therefore based on an interview with the ward councillor who represents Kpirikpiri at the Ebonyi Local Government Legislative Council. The average monthly income for about 90 percent of the households in Kpirikpiri is ₦7,500.00, which is approximately £30 (interview with Eze, 2009).<sup>5</sup> This also takes into account those households where both husband and wife have earnings.

#### **5.2.5 Rent Levels**

The survey revealed that the average cost of renting a room with shared kitchen, bathroom, and toilet facilities in Kpirikpiri is ₦2,300.00 (£10), while a self-contained room with a convenience attached costs about ₦4,000.00 (£16) per month.

<sup>5</sup> As the ward councillor, Mr Eze also represented Kpirikpiri in the negotiations with the World Bank Community Development team.



## 5.2.6 Household Sizes

The survey results show that the average household size in the study area is 6.6 persons. Table 5–1 shows the various household sizes identified in the neighbourhood and the number of cases found for each. It shows that the total number of people in the 142 households that participated in the survey is 938, which equates to an average of 6.6 per household.

**Table 5–1: Household Sizes and Number of Occurrences in the Survey**

Household Size	Frequency of Occurrence in Survey	Total Number of People
1	6	6
2	7	14
3	8	24
4	13	52
5	15	75
6	19	114
7	21	147
8	18	144
9	14	126
10	8	80
11	4	44
12	5	60
13	4	52
<b>Total</b>	<b>142</b>	<b>938</b>

Source: survey data, 2008.

## 5.3 Physical/Environmental Conditions

This section contains an analysis of the condition of the individual dwellings in the study area and the surrounding environment. These include the adequacy of living spaces; security of tenure; housing conditions; sanitation; access to clean water; the electricity supply; and the condition of local roads and drainage.

### 5.3.1 Adequacy of Living Spaces

Issue	Assessment Criteria
Adequate living space	A habitable room should not be occupied by more than three persons (UN-Habitat, 2004).

One of the most visible indicators of inadequate housing is overcrowding. A habitable room is expected to provide adequate space for the occupants to sleep comfortably and carry out other domestic activities with minimal difficulty. During the survey, every habitable room occupied by the households, excluding toilets and kitchens, was counted among the number of rooms. Any room wide enough to accommodate an adult bed was considered habitable.

**Table 5–2: Number of Rooms Occupied by Respondents**

<b>Number of Habitable Rooms Occupied</b>	<b>Number of Households</b>	<b>Percentage of Households</b>	<b>Total Number of Habitable Rooms</b>
<b>1</b>	52	37	52
<b>2</b>	54	38	108
<b>3</b>	20	15	60
<b>4</b>	16	10	64
<b>Total</b>	<b>142</b>	<b>100</b>	<b>284</b>

Source: survey data, 2008.

Table 5–2 shows that 75 percent of the households occupy only one or two rooms. Bearing in mind that the average household size is 6.6 persons, the data suggest the incidence of overcrowding in the area. This is because when a household of 6.6 lives in two rooms, one of the rooms has to be occupied by more than three people, thus resulting in overcrowding. The table also shows that the total number of habitable rooms occupied by all the households involved in the survey is 284. This equates to an average of 3.3 persons per room.

<b>Summary of Evidence</b>	<b>Further Data Required</b>
Average room occupancy rate is 3.3 persons per room. Therefore, overcrowding is evident in the area.	Investigate impact of overcrowding. Why do people occupy one or two rooms?

### 5.3.2 Security of Tenure

Issue	Assessment Criteria
Security of tenure	Security of tenure that prevents forced eviction. No more than 30 percent of household income should be spent on rent (UN, 2009).

The survey result shows that 20 percent of the community are squatters with no security of tenure. 70 percent of the community are tenants who have security of tenure, provided they continue to pay rent. It has already been established that over 90 percent of households earn an average of ~~N~~7,500 (£30). Average rents are about ~~N~~2,300 (£10) per month per room. The rent for multiple rooms is pro-rata. So, based on the number of rooms occupied by tenants, 17 percent<sup>6</sup> of households pay ~~N~~2,300, 38 percent pay ~~N~~4,600 and 15 percent pay ~~N~~6,900 per month. The remaining 10 percent have four rooms or more, and are occupied by households within the top 10 percent of household income. The most optimistic interpretation is that 17 percent of households spend 31–35 percent of their income on rent, 38 percent of households spend 62–65 percent, and 15 percent of households spend over 65 percent. All these figures are above 30 percent. Given that 70 percent of the population are tenants and 20 percent of the population are squatters, the implication is that 90 percent of the population is at risk of forced eviction.

Summary of Evidence	Further Data Required
90 percent of population at risk of forced eviction. 70 percent of households spend over 30 percent of their income on rent.	There is a need to investigate the tenancy conditions in the neighbourhood with a view to understanding landlord–tenant relationships and the actual challenge of paying high rents.

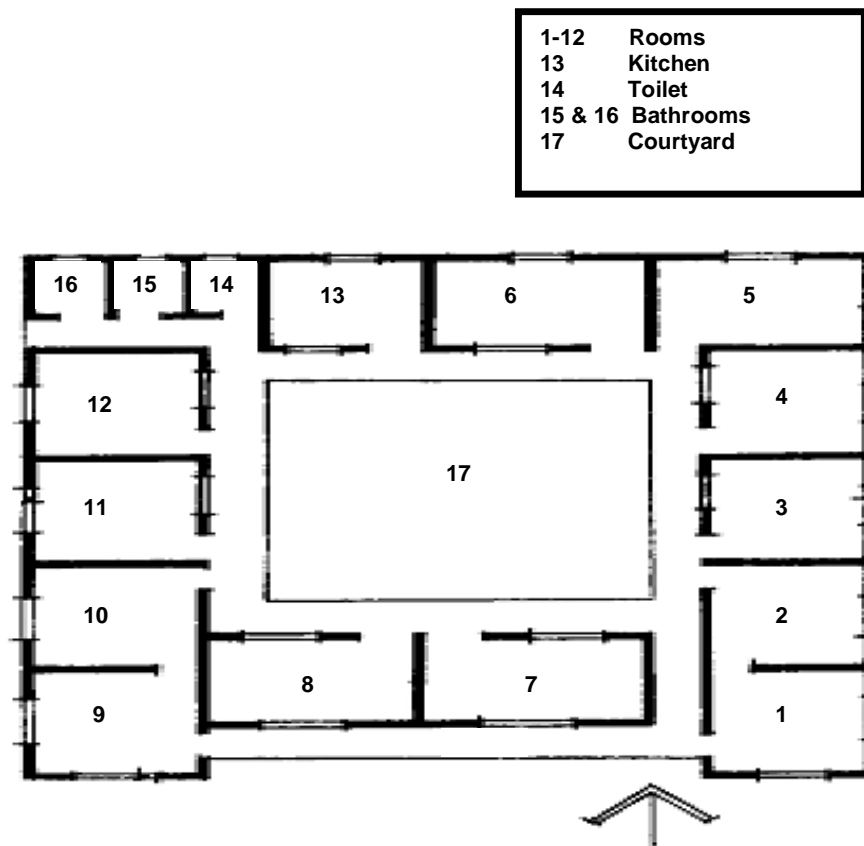
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<sup>6</sup> Out of the 37 percent living in one room, 20 percent are squatters. The remaining 17 percent are tenants.

### 5.3.3 Housing Conditions: Secure and Durable Buildings

Issue	Assessment Criteria
Secure and durable buildings	Buildings are to provide reasonable comfort for the occupants – walls, roofs, and floors built with strong durable materials (UN-Habitat, 2004, Omuta, 1988, Flood, 2001).

Most of the houses in the study area are rooming houses. Three main building patterns have been adopted by homeowners in Kpirikpiri. For the purpose of this study they have been classified as house types 'A', 'B' and 'C'. House type 'A' has square or rectangular shaped courtyards surrounded by short rows of rooms (see Figure 5–3 ). This house pattern is locally known as '*face me I face you*' because the rooms face each other. The pattern was adapted from old colonial houses built in various parts of the country. It is basically a modification of the traditional Igbo architecture following the arrival of Christian missionaries in 1857, and subsequently of colonial rule in 1903. The colonialists created new towns, which were planned by British military engineers or city planners based on the assumed native lifestyle of the people. From observation during the survey, the problem with such house patterns is that there is little consideration for the privacy and hygiene of the individual occupants.



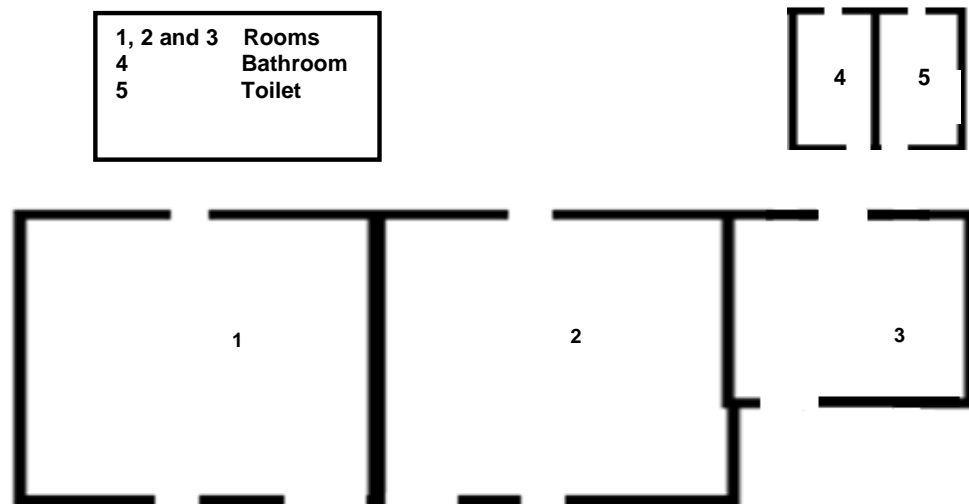
Source: survey data, 2011.

**Figure 5–3: Plan of a Typical Rooming House (House Type A)**



Source: survey data, 2011.

**Figure 5–4: Picture of a Typical Rooming House (House Type A)**



Source: survey data, 2011.

**Figure 5–5: Plan of a Typical Rooming House (House Type B)**



Source: survey data, 2011.

**Figure 5–6: Picture of a Typical Rooming House (House Type B)**

House type 'B' has two or more rooms arranged in a linear pattern (see Figure 5–5). Unlike the Type 'A' houses, there is no central entrance in such buildings. The individual rooms are accessed directly from the front of the house. These are mainly built as single-family dwellings, but the landlords usually rent out some of the rooms to generate income. For both house types, the toilets and bathrooms, as well as the kitchens (where available),

are shared by every household living in the property. Most kitchens are detached from the main buildings and are constructed with wood or old galvanised steel corrugated roofing sheets (see Figure 5–7). Cooking in this type of kitchen is difficult in the rainy seasons because it does not provide adequate cover for the users. The rainy season usually lasts for 7 months of the year (see Section 1.3.5).



Source: survey data, 2011.

**Figure 5–7: A Shared Detached Kitchen Constructed with Corrugated Roofing Sheets Made of Galvanised Steel**

As observed during the survey, the houses are built with cement blocks, mud blocks, wood and/or corrugated roofing sheets. Type ‘C’ buildings are temporary illegal structures built with either roofing sheets or wood (see Figure 5–8 ). Such buildings do not provide adequate shelter as they are easily destroyed in severe weather conditions such as flooding or strong winds. Squatters construct such buildings on vacant land on the outskirts of the neighbourhood. They are usually single-room houses with detached toilets and bathrooms. The squatters occupy the buildings illegally until the landowner decides to use them. For the three building types, the roofs are



made of galvanised steel roofing sheets, most of which have been completely corroded.



Source: survey data, 2011.

**Figure 5–8: Picture of Typical Squatter Houses (House Type C)**

Most of the houses have small window openings, which do not allow for adequate ventilation and natural lighting in the rooms. In addition, these have wooden coverings which have to be closed when there is rain, and also at night for security purposes (see Figure 5–9). The rooms are, therefore, completely dark when the windows are closed. The implication is that the residents, particularly those living in overcrowded rooms, sleep in uncomfortable conditions. Having more than three people sleeping in a dark room with little air and a relative humidity of about 75 percent can be distressing for the residents. This is why overcrowding is a major issue in the area. The situation is even more difficult during the hottest period of the year which is between February and April, when the mean temperature reaches up to 87°F (see Section 1.3.5).





Source: survey data, 2011.

**Figure 5–9: Wooden Windows**

Summary of Evidence	Further Data Required
Corroded roofing materials, large number of rooms with no consideration for adequacy of facilities, and poor ventilation.	Further investigation is required to find out the state of the buildings <i>vis-à-vis</i> the maintenance, and the impact on residents.

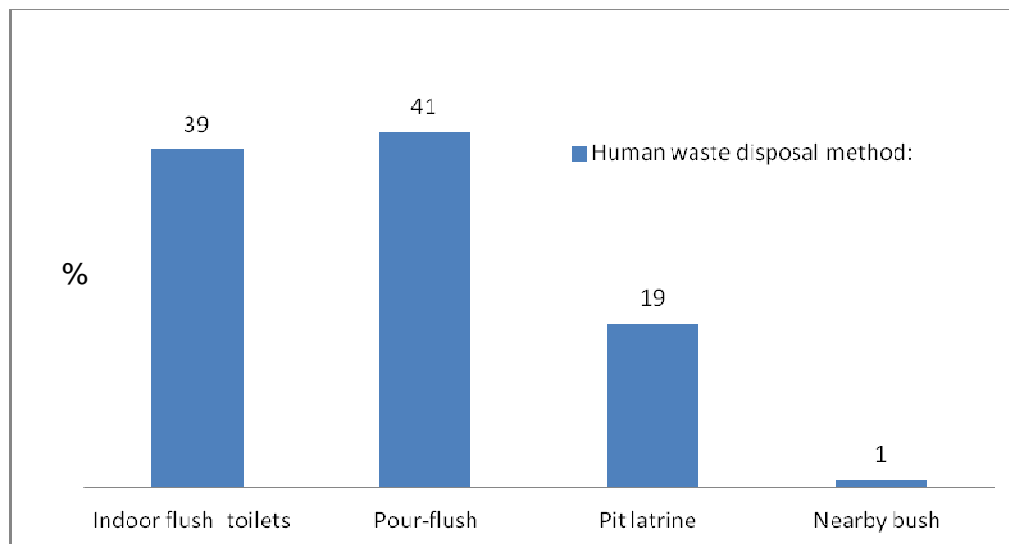
#### **5.3.4 Sanitation**

The state of sanitation in an area is determined by the availability of facilities and services for the safe disposal of human urine and faeces. Solid waste management will also be discussed under this theme.

#### 5.3.4.1 Access to Hygienic Toilets Not Shared by More than One Household

Issue	Assessment Criteria
Access to improved sanitation	Access to hygienic toilets not shared by more than one household (Kamp et al., 2003, WHO and UNICEF, 2008). Regular removal of municipal waste (WHO, 2011, Ofong, 2004, Cointreau, 1982, Cairncross et al., 1990)

Figure 5–10 shows that 39 percent of the households in the community use indoor flush toilets, 41 percent use pour-flush latrines, 19 percent use pit latrines, while 1 percent defecate in nearby bushes. Therefore, 61 percent of the households use unsanitary methods (pour-flush latrine, pit latrine, and bush) of waste disposal. These facilities contaminate ground water. This is



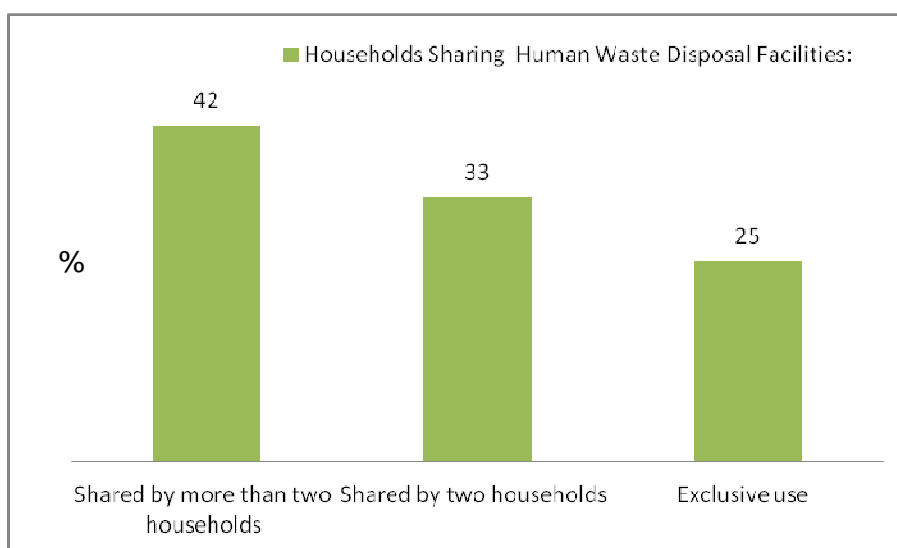
Source: survey data, 2008.

**Figure 5–10: Human Waste Disposal Methods**

particularly important given that the community depends on subterranean sources for its water supply, as will be discussed in the next section. Therefore, only the indoor flush toilets are of adequate standards. However, the 39 percent of the households who have indoor flush toilets equate to 55

households, which is only 25 percent of the people. Therefore, the context is that 75 percent of the households have no sanitary toilet facilities.

Figure 5–11 shows that 42 percent of the households share toilet facilities with one other household, while 33 percent share with more than one household. This further confirms the above finding that 75 percent of the households use unsanitary methods of human waste disposal. Given that the average household size in Kpirikpiri is 6.6, toilet sharing by two households entails that at least thirteen persons use the facility daily. Increased public



Source: survey data, 2008.

**Figure 5–11: Households Sharing Human Waste Disposal Facilities**

use results in decreased ownership of the toilets, which in turn affects their maintenance. It is difficult to maintain adequate hygiene in shared toilets. This explains why the shared toilets observed in the survey were unkempt. Figure 5–13 shows that the used sheets of improvised toilet paper are dumped in uncovered buckets, thereby increasing the risk of food contamination in homes, as house flies from the toilets can easily settle on food items. In addition, the toilet has no doors and no roof to provide cover. Toilet sharing by large numbers of people is mostly experienced by occupants of type 'A' buildings, which accommodate relatively larger numbers of households. For instance, in such buildings, 12 rooms are occupied by about eight households (depending on the number of rooms

each household occupies) of an average of 6.6 persons. In such cases, 53 persons share one toilet.



Source: survey data, 2011.

**Figure 5–12: A Detached Toilet and Bathroom with no Roof**



Source: survey data, 2011.

**Figure 5–13: A Pit Latrine**

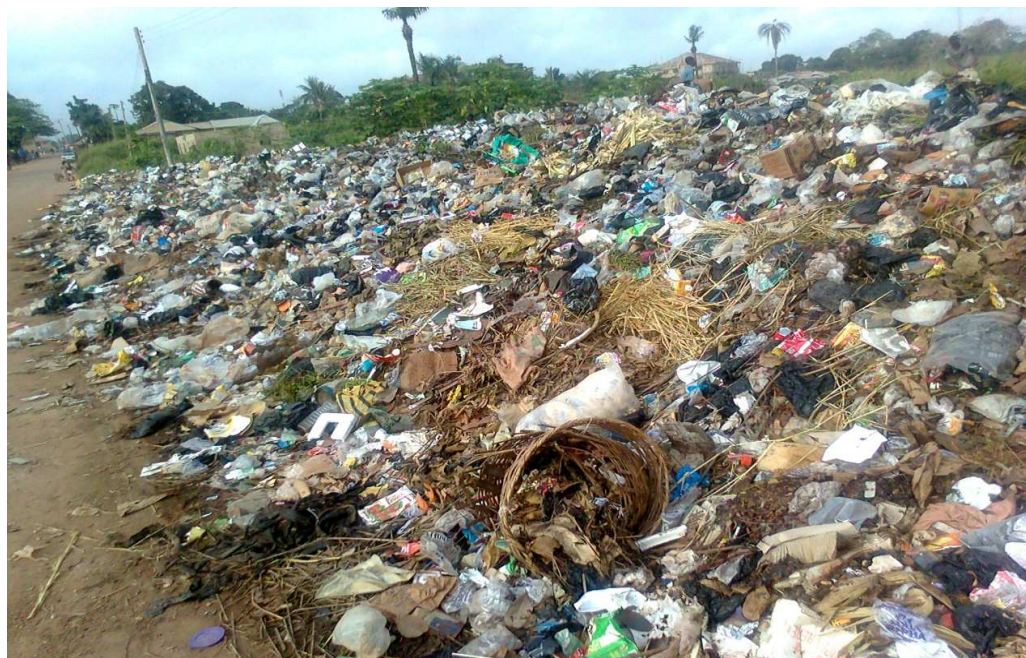
The foregoing analysis shows that inadequate sanitation is a major problem that needs to be addressed in the study area. Slum improvement cannot be considered a success without achieving adequate sanitation.



Summary of Evidence	Further Data Required
75 percent of the households have no sanitary toilet facilities. At least thirteen persons share the facility daily in among these households.	Need to identify other problems associated with poor sanitation and actual impact on the households.

#### 5.3.4.2 Solid Waste Management

Observations during the survey revealed that there are no designated solid waste collection points in the study area. This has resulted in the problem of indiscriminate dumping of refuse. There are heaps of refuse at various points as shown in Figure 5–14. This aids the spread of disease pathogens which are injurious to health. According to the community officer for the World Bank Community Development project, provision has been made for refuse vehicles to collect from the area (interview with Ndubisi, 2010). However, this waste management method has proved ineffective in the neighbourhood.



Source: survey data, 2008.

**Figure 5–14: Heap of Refuse Dumped along Ogbaga Road**

Summary of Evidence	Further Data Required
Poor refuse management resulting in heaps of refuse around the neighbourhood.	Need to find out why the waste management method is ineffective.

### 5.3.5 Access to Improved Water Supply

Issue	Assessment Criteria
Access to improved water.	Adequate supply of clean water (WHO, 2006, Oluwemimo, 2007, U.N.D.P., 2006, NBS, 2005). This should also be easily accessible and affordable (UN-Habitat, 2004).

**Table 5–3: Definition of Improved Water Supply**

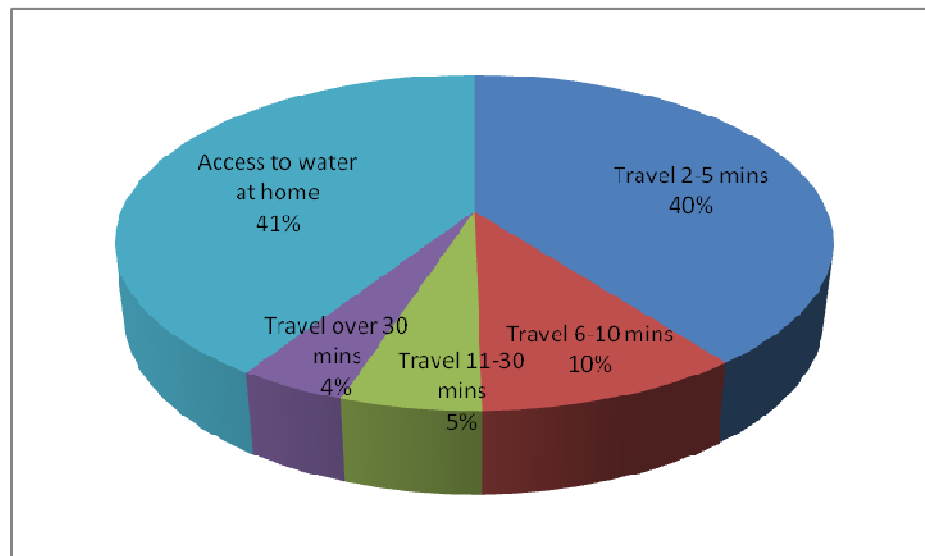
Criteria	Description
Quality	Clean and uncontaminated.
Accessibility	No more than one hour should be spent to obtain the basic requirement per day.
Affordability	No more than 10 percent of household income should be spent on water.
Sufficient Quantity	Residents should have access to a minimum of 20 litres per person per day.

Source: NBS (2005); WHO (2006); UNDP (2006); Oluwemimo (2007)

#### 5.3.5.1 Access to Clean Water

The sources of water identified in the study area are treated piped water, boreholes, wells, and sachet water. Sachet water is produced by private water companies situated outside Kpirikpiri and sold in the neighbourhood by petty traders. The piped water is treated and supplied to individual homes by the Ebonyi State Water Corporation (ESWC). Secondary data obtained in the course of the study shows that there are problems associated with the use of water from subterranean sources such as boreholes and wells in Abakliliki. Hydro-chemical analyses show that ground water samples from Abakliliki have a comparatively high content of ions and dissolved particles,

which are injurious to health (Aghamelu et al., 2011). This implies that water from boreholes and wells in the area are not safe for domestic household



Source: survey data, 2008.

**Figure 5–15: Households' Access to Clean Water**

uses. In addition, the wells are shallow and uncovered so the water is unsafe for drinking or cooking. People collect water from them by throwing buckets into the well, thus exposing the water to contamination. The situation is worse in dry seasons when most of the hand dug wells and boreholes dry up (Aghamelu et al., 2011). Piped and sachet water are therefore the most reliable sources of clean water in the study area. Due to the unplanned nature of the development, the houses are not all connected to water supply pipes. Figure 5–15 shows that only 41 percent of the households have access to piped water supply in their homes. This shows that 59 percent of the households depend on other sources for their daily water supply.

#### **5.3.5.2 Accessibility/Sufficient Quantities**

Although 41 percent of the residents have piped water supply in their homes, the supplies are unreliable. Secondary data shows that they only run for about twice per month for an average of four hours each time (Kauffmann and Pérard, 2007). This equates to eight hours of water supply in a month. As observed during the survey, when piped water is available, residents

store water in barrels which have a capacity of 160 litres each (see Figure 5–16). It has been established that residents should have access to a minimum of 20 litres per person per day (see Table 5–3). A barrel of water is therefore sufficient to meet one person’s daily requirement for a period of eight days in a month. This equates to 16 days, given that water runs for an average of twice per month and water is collected and stored each time. Based on the criterion established above, it is clear that eight hours of piped water supply in one month cannot adequately meet people’s daily water needs. The residents have therefore resorted to other sources of water. They collect water for drinking and cooking from boreholes. The implications of this will be discussed in the next phase of data analysis, based on focus group interviews.



Source: survey data, 2011.

**Figure 5–16: Showing Use of Water Storage Barrels**

Given that the piped water supply, collected and stored in barrels, is only enough to meet one person’s basic requirement for 16 days each month, Table 5–4 shows how long the stored water may last for households of various sizes who have access to water at home. Water accessed from taps at home can only meet the minimum water requirement for a household of seven persons for 2.2 days per month, as shown in Table 5–4. Such households have to source water from boreholes for the other days’ needs. This implies that at least 92 percent of the water used by such households per month has to be sourced from boreholes. The proportion of water



accessed at home is only 8 percent. This shows that there is no significant difference between the condition of households who have access to a piped water supply at home and those who do not. They all have to obtain water from other sources to meet their basic water requirements.

**Table 5–4: Length of Time Piped Water Lasts for Households**

Household size	Number of days water lasts in a month	Number of days required to go to borehole per month	Percentage of water required from borehole per month
1	16	14	46
2	8	22	73
3	5.3	24.7	82
4	4	26	86
5	3.2	26.8	89
6	2.6	27.4	91
7	2.2	27.8	92
8	2	28	93
9	1.7	28.3	94
10	1.6	28.4	94
11	1.4	28.6	95
12	1.3	28.7	95
13	1.2	28.8	96

Source: survey data, 2008.

Figure 5–15 shows that 40 percent of the households have to travel for 2 to 5 minutes each time they go out to fetch water; 10 percent travel for 6 to 10 minutes; 5 percent travel for 11 to 30 minutes; while 4 percent travel for over 30 minutes to the boreholes. This is only the travel time to obtain water from the boreholes.

### **5.3.5.3 Affordability**

The foregoing discussion shows that a significant percentage of households' monthly water requirements still has to be sourced from boreholes. Figure 5–17 shows that a total of four public boreholes have been provided as part of

the improvement programme carried out in the neighbourhood. However, this is insufficient when one considers the number of households in the area.



Source: Google Maps, 2011.

**Figure 5–17: Map of Kpirikpiri Showing Existing Infrastructure**

It was also observed that there are seven other privately-owned boreholes in these neighbourhoods, but residents have to pay to collect water from them. Residents who have access to piped water in their homes also have to pay monthly water rates to the EBSWC. These people have to pay for water out of their modest income.



Source: survey data, 2011.

**Figure 5–18: Public Borehole (left) and the Outlet for Selling Water at a Privately Owned Borehole (right)**

The high cost of water is affecting household income in the area. A 20 litre container of borehole water is sold for ₦10.00. The average monthly household income for about 90 percent of Kpirikpiri residents is ₦7,500.00, which is approximately £30. A household of 6.6 persons would need to spend ₦66 on water every day, which equates to ₦1,980 per month. With a monthly income of ₦7,500.00, such households would therefore need to spend over 26 percent of their household income on water to meet the recommended daily quantity of 20 litres per person. Water is considered affordable when it does not take more than 10 percent of a household's income (UN-Habitat, 2003b). Having established that all the households depend on groundwater sources, the most optimistic interpretation is that 90 percent of the households on an average monthly income of ₦7,500 spend at least 20 percent of their income on water. With such a proportion of their income spent on water, it would be difficult for such households to meet



other basic needs. In addition to water collected from boreholes, sachet water (generally known in the area as ‘*pure water*’) is also sold in the neighbourhood. Sachet water is supplied by water packaging companies to retailers in the area, who either display it in kiosks or sell it via street hawking. Each sachet contains 500ml of water and is sold at a cost of ₦5. This is the safest source of drinking water in Kpirikpiri, but it is unaffordable to most residents – households would have to spend over 20 percent of their income on water alone.



Source: survey data, 2011.

**Figure 5–19: Sachet Sold in Kpirikpiri**

Poor residents who cannot afford to purchase sachet water from the vendors resort to boreholes for drinking, and thereby increase the possibility of infection and disease. The foregoing discussions have revealed that access to clean water supply is a major challenge in the study area. The impact is felt in household incomes and health risks.

Summary of Evidence	Further Data Required
59 percent of the households depend on subterranean water sources, which are of poor quality due to contamination. 90 percent of the households spend at least 20 percent of their income on water.	Need to find out impact of poor water quality on residents. Need to find out more about challenges of obtaining water from boreholes. Need to find out impact of high cost of water on household income.

### 5.3.6 Electricity Supply

Issue	Assessment Criteria
Adequate supply of electricity.	Every resident should have access to uninterrupted daily supply of the right voltage of electricity (UN-Habitat, 2004).

The survey results revealed that all the houses in the study area are connected to the national grid for their electricity supply.

Summary of Evidence	Further Data Required
Every home connected to power supply source.	Further investigation is required to gain full understanding of the condition of the service in the area – how reliable the supply is.

### 5.3.7 Condition of Roads and Drainage

Issue	Assessment Criteria
Access to good road and drainage network.	Access to paved roads (UN-Habitat, 2004). Access to good network of storm drains which are kept clear at all times (Cairncross et al., 1990).

Roads provide access to homes and public places in neighbourhoods. Figure 5–20 shows the condition of the existing roads in the area. Some roads and drainage channels have been constructed with tarmac. However, a large proportion of the area still has poor roads and drainage. Most access roads in Kpirikpiri are still in their original state (i.e. bare soil) and there are potholes at various points. During the rainy season, the unsurfaced roads become so muddy that cars, motorcycles and pedestrians have difficulty passing along them. Figure 5–21 shows one of the waterlogged roads in the study area (Igu Street) and residents struggling to avoid the water while they walk to their destination. Some of the roads cannot be used by cars because of their poor state, but motorcyclists are able to manoeuvre their way through bad spots. This explains why motorcycles are the most common mode of

transport in the area. Regardless of their ability to manoeuvre, motorcyclists have to stop sometimes and drag their motorcycles to avoid road accidents when they are passing through areas with very bad roads (see Figure 5–20). The road shown here is covered with grasses due to lack of use by cars. During my survey, the motorcyclist and some pedestrians had difficulty passing along the road to their various destinations. In the dry seasons, the roads generate large quantities of dust, thereby increasing health risks to residents.



Source: survey data, 2011.

**Figure 5–20: A Man Dragging his Motorcycle through an Unsurfaced Road with No Drainage**



Source: survey data, 2011.

**Figure 5–21: Igu Street, Kpirikpiri – Still in its Original State**



Source: survey data, 2008.

**Figure 5–22: Dirty Stagnant Water Due to Poor Drainage**

Summary of Evidence	Further Data Required
Most of the roads are in their original state. Most parts of the neighbourhood lack drainage channels.	Need to investigate impact of poor roads and drainage.

## 5.4 State of the Local Economy

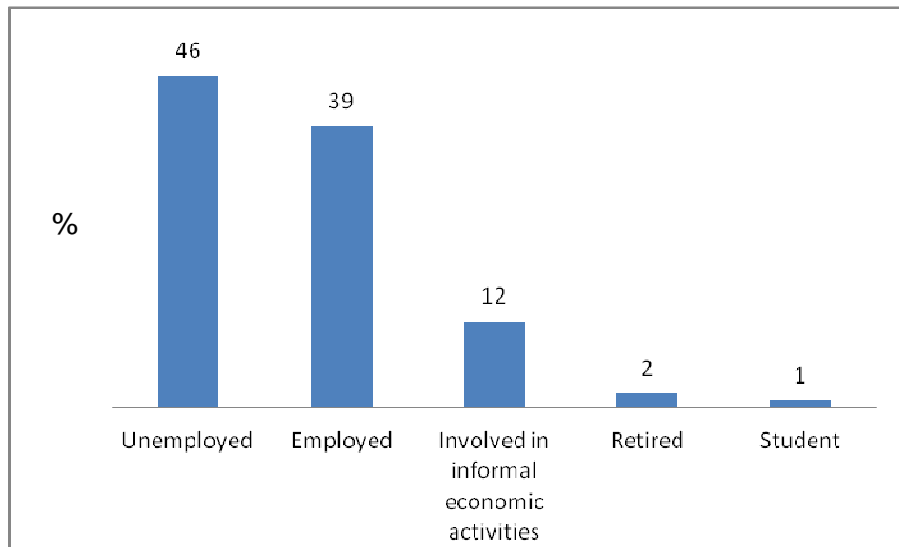
This section contains the analysis of the economic activities, employment situation and the skills in the study area.

### 5.4.1 Employment Situation

Issue	Assessment Criteria
Employment rate	High employment rate (Bakker et al., 2000, Tournee and Van Esch, 2001, Majale, 2008, Udeme, 2011).

It is important to understand the employment situation in the study area because the well-being of the residents depends significantly on their ability to generate income by engaging in various economic activities. Figure 5–23 shows that 46 percent of the respondents are unemployed. Although 12 percent of the residents are involved in various unstable informal economic activities, they are not considered to be employed, thus 58 percent of the residents are unemployed. Those involved in informal economic activities include street hawkers (see Figure 5–24), telephone call operators (see Figure 5–25) and commercial bus conductors. It was observed during the survey that telephone call operators rent out the phones for people to make calls and pay them an agreed amount for the time used. Commercial bus conductors travel on buses collecting fares from passengers. The bus drivers feed them and pay them an agreed wage at the end of the day. These are unreliable and insecure sources of income and can only generate very little earnings. Such residents are only able to generate enough income for a meal or two in a day, and sometimes not enough for one meal. For instance, a commercial bus driver can decide to change his conductor at any time, and if the bus is off the road for maintenance, the conductor does not earn wages.





Source: survey data, 2008.

**Figure 5–23: Employment Status of Respondents**



Source: Survey Data, 2011.

**Figure 5–24: A Street Hawker Selling Sachet Water (Pure Water)**



Source: Survey Data, 2011.

**Figure 5–25: A Telephone Call Operator**

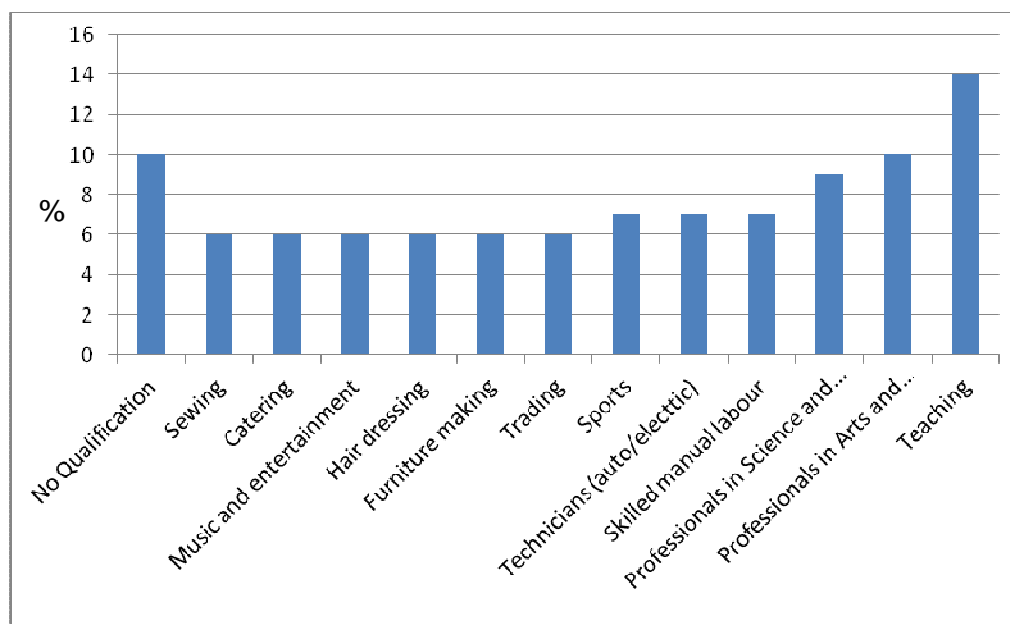
The employment challenge in Kpirikpiri is therefore twofold. Firstly, although 39 percent of the residents are employed in various economic activities, most people earn insufficient wages (interview with Eze, 2009). It was revealed that 70 percent of the residents of Kpirikpiri are either unemployed or earn low wages. Secondly, those residents who own small businesses lack the necessary managerial skills and the financial and technical support required for the growth of the businesses, so such ventures yield low income.

Summary of Evidence	Further Data Required
Unemployment rate is 58 percent.	Need to investigate the reason for high unemployment rate in spite of the number of people with high level of education in the community.

#### 5.4.2 Skills Available

Issue	Assessment Criteria
Skills	High rate skill acquisition (Chinman et al., 2005, Mayer, 1996, Mitra, 2008).

Skill acquisition enhances the employability of the people and increases the possibility of entrepreneurship. Figure 5–26 shows that 90 percent of the residents have a wide range of skills, acquired either through formal education or apprenticeship. 10 percent of the residents have not acquired any skills. This shows that Kpirikpiri residents do not necessarily lack the skills to provide services that would be profitable to the local economy. What is lacking is the ability to harness the available skills for income-generation purposes. It is evident that, in spite of the wide range of skills available in the community, there is still an unemployment problem (see Figure 5–23). The categories labelled ‘professionals in science and engineering’ and ‘professionals in arts and humanities’ include those who have acquired higher education degrees in various fields, such as engineering, industrial chemistry and public administration, among others. ‘Skilled manual labour’ refers to various building skills such as welding, masonry, plumbing and carpentry.



Source: survey data, 2008.

**Figure 5–26: Skills Available in the Community**

The category labelled ‘trading’ refers to skills acquired in retail or wholesale businesses through apprenticeships. Apprentices learn by working with

already established traders in any trade of their choice for an agreed period of time.

Summary of Evidence
90 percent of the residents have a wide range of skills

### 5.4.3 Availability of Local Enterprises

Issue	Assessment Criteria
Availability of local enterprises	High rate of small and medium enterprises including home businesses (Gough et al., 2003, Abumere et al., 1996).

Five categories of local enterprises were identified in the area. They are: catering, which includes selling various kinds of boiled or fried food; petty trading, which includes selling items like milk, sweets and candles; manufacturing, processing and repairs business such as soap-making, food processing, and the maintenance of various appliances such as radios and televisions; clothing and textiles; hair and beauty, which includes hairdressing. However, it was observed during the survey that people still use crude methods of production without regard to health and safety. For instance, the owner of the food processing machine shown in Figure 5–27 still uses an old, crude method in his business.



Source: survey data, 2011.

**Figure 5–27: A Crude Food Processing Machine**

His scope of operations is limited, as he only provides services to residents who live around the area where the machine is located. An expansion in operation beyond his neighbours (who only process food for family consumption) into large-scale activities would require an improved method, which would in turn yield higher profit. In the same vein, the carpenter's shop shown in Figure 5–28 also operates at a basic level and therefore requires investment.



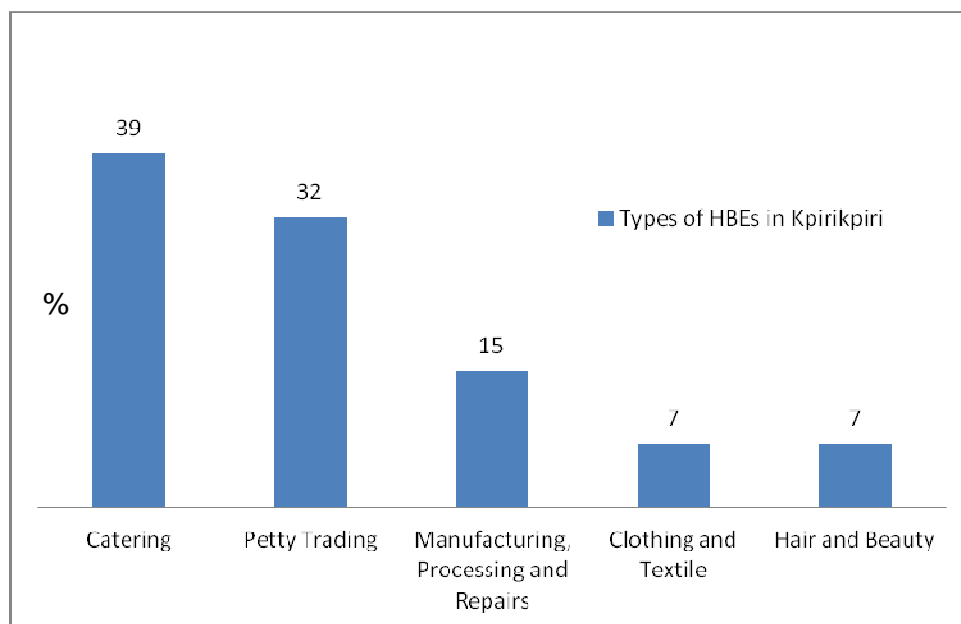


Source: survey data, 2011.

**Figure 5–28: Carpenter’s Workshop**

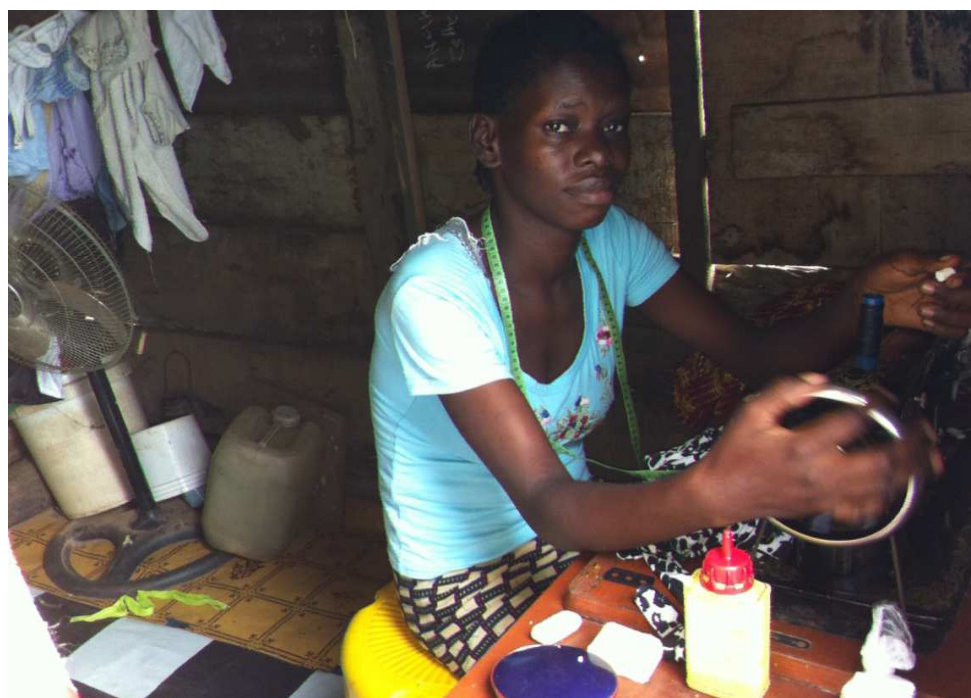
#### **5.4.3.1 Home-Based Enterprises in Kpirikpiri**

The survey results show that only 20 percent of the households run HBEs. This shows that there is a low rate of involvement in such ventures in the community. Figure 5–29 shows the various types of business in which HBE owners are involved. The survey revealed that 39 percent of the HBEs are catering businesses; 32 percent are involved in petty trading (see Figure 5–32); 15 percent are small-scale manufacturing, processing and repair businesses; 7 percent are involved in clothing and textile activities; and 7 percent in hair and beauty businesses. This shows that catering and petty trading are the most common types of HBEs in the area. The woman shown in Figure 5–30 lives in one room which she also uses for her small sewing business. Home-Based Enterprises could be a viable source of household income. Low-income households with only a single source of income struggle to meet their basic household needs.



Source: survey data, 2008.

**Figure 5–29: Types of HBEs in Kpirikpiri**



Source: survey data, 2011.

**Figure 5–30: Home-Based Income Generation Activity**



Source: Survey data, 2008.

**Figure 5–31: A Woman Frying and Selling Food as a Home-Based Income-Generation Activity**



Source: survey data, 2011.

**Figure 5–32: Picture Showing a Home-Based Kiosk Used for Petty Trading**



HBEs have the advantage of providing the proprietors with the flexibility of running their businesses while also performing their domestic roles at home so that their young children can get adequate parental care. This is necessary for the children's balanced development, while at the same time revenue is also being generated from the business. The woman frying 'akara' (a local food prepared from beans) in Figure 5–31 is able to take care of her small child while working in her business. This shows that in addition to the economic benefits accruing from HBEs, they also contribute to the social well-being of the residents. However, the foregoing discussion suggests that the local businesses are not thriving in the area.

Summary of Evidence	Further Data Required
Only 20 percent of households have HBEs. Catering and petty trading are the most common HBEs. Businesses use crude methods.	To confirm the state of economic activities in the area. The challenges of starting and building private enterprises in the area need to be explored.

## 5.5 Social Conditions

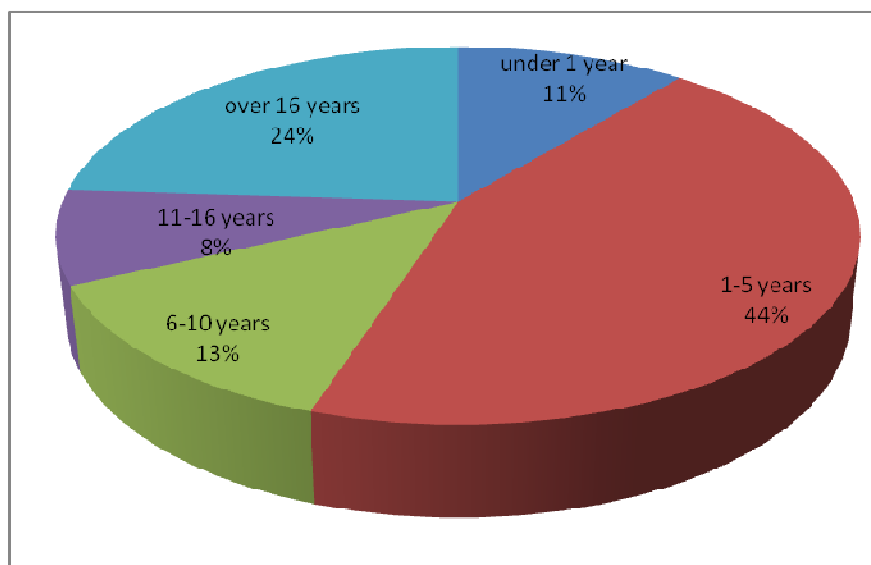
This section contains the analysis of levels of interpersonal trust in the study area and the residents' levels of trust in civil authorities.

### 5.5.1 Place Attachment

Issue	Assessment Criteria
Place attachment	Higher levels of self-esteem or pride in the place assessed by propensity to live in the community for a relatively long period of time (Twigger-Ross and Uzzell, 1996).

For the purpose of this study, attachment to place was tested by the length of time people have lived in the area, which is an indication of the residents' level of willingness to develop effective bonds and links with the community. Figure 5–33 shows that 45 percent of the respondents have lived in Kpirikpiri for a minimum of 6 years, and within this category, 24 percent of the total number of respondents have lived there for over 16 years. The figure also

shows that 44 percent of the people have lived in the community for 1 to 5 years and only 11 percent have lived there for a period of less than one year. Secondary data collected in the course of the study revealed that there has been a continuous increase in the rate of rural-urban migration into Abakaliki (Uzor, 2010). Therefore, the percentage of new entrants (55 percent of the total) is an indication of continuous increase in the rate of rural-urban migration in Kpirikpiri. This shows that the newer entrants are not a replacement for the older residents who have moved out; rather, the population of the area is rapidly increasing. It is significant that 45 percent of the residents have lived in the community for at least 6 years. People who moved to the neighbourhood over 16 years ago (24 percent) still live there and more people are moving in to join them. This is evidence of a sense of attachment to the area – residents settle in the area for long periods of time without moving to other parts of the town.



Source: survey data, 2008.

**Figure 5–33: Length of Time Lived in Kpirikpiri**

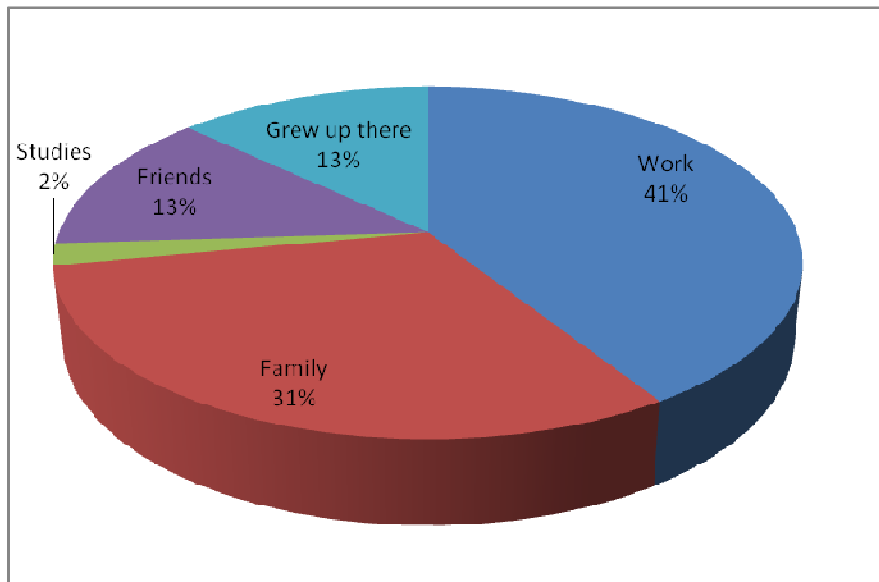
Summary of Evidence	Further Data Required
24 percent have lived in the area for over 16 years. 45 percent of the residents have lived in the community of at least 6 years.	Need to explore further to confirm this result and to find out the reason for living in the area for long period of time.

## 5.5.2 Existence of Bonding Social Capital

Issue	Assessment Criteria
Existence of bonding social capital	<p>Ability to trust other residents with their money and other valuables (Putnam, 1993, Leyden, 2003).</p> <p>Friendship levels and frequency of their meetings with each other in the community (Coleman, 1990, Leyden, 2003).</p>

### 5.5.2.1 Willingness to Trust Other Residents with Money and Other Valuables

A high level of interpersonal trust among residents is evidence of the creation of social capital. The survey revealed that 60 percent of the respondents trust other residents with money and other valuables. This suggests the existence of a reasonably high degree of interpersonal trust within the community. Figure 5–34 shows that 31 percent of the respondents decided to live in the community because they have relatives living there; 41 percent chose to live there either because they work nearby or are in search of jobs; 13 percent grew up in the community; another 13 percent chose to live there because they have friends living in the neighbourhood; while 2 percent of the respondents chose to live there because they are students in nearby institutions. Therefore, a total of 72 percent of people living in Kpirikpiri do so either for work purposes (41 percent) or for family reasons (31 percent).



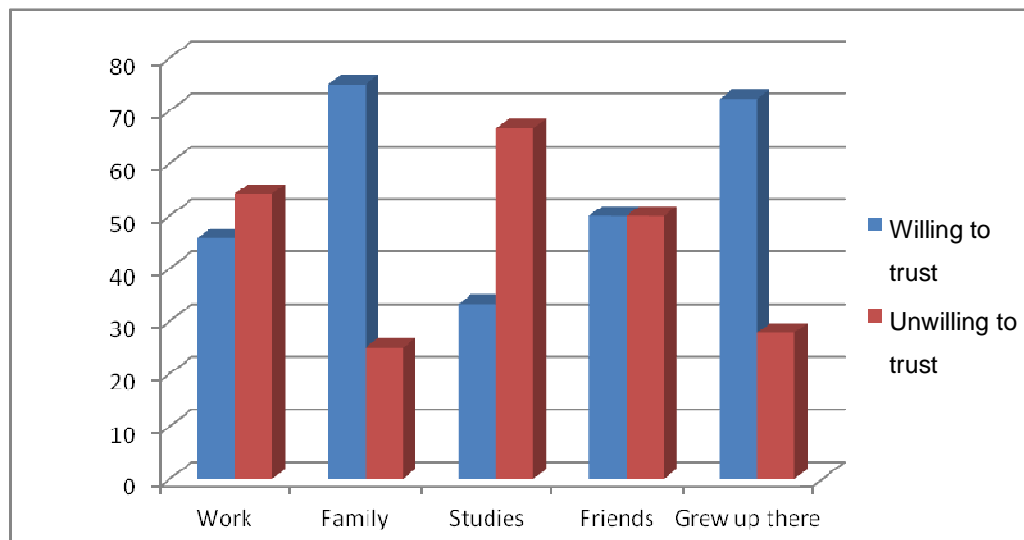
Source: survey data, 2008.

**Figure 5–34: Reasons for Living in the Area**

#### **5.5.2.2 Relationship between Trust and Reason for Living in the Area**

Based on the above data, the level of trust in Kpirikpiri was further investigated with a cross-tabulation of respondents' willingness to trust other residents with money and other valuables, and their reasons for choosing to live in the community. Figure 5–35 shows that residents who grew up in the community and those who have relatives and friends living there tend to be more trusting than those who live there for work and study purposes. Therefore, trust is significantly associated with the existence of different levels of relationships in Kpirikpiri. Residents trust their friends and family members but are cautious when other people are involved. Those who grew up in Kpirikpiri have had greater opportunities and as a result they have cultivated strong relationships with fellow residents. That has helped them to build trust over the years. Figure 5–35 shows that 46 percent of those who live in the community for work purposes and 33 percent of those who live there for study are willing to trust other residents with money and other valuables. However, the percentage was higher for those who lived there for reasons of closeness to friends (50 percent) or family members (75 percent),

and those who grew up in the community (72 percent). Although families and groups of friends could develop strong bonds and derive mutual benefits from each other by trusting and working together in small informal networks, they would miss out on the additional benefits of belonging to larger and formal networks involving people from various backgrounds and communities. This is capable of retarding the development of the entire community.



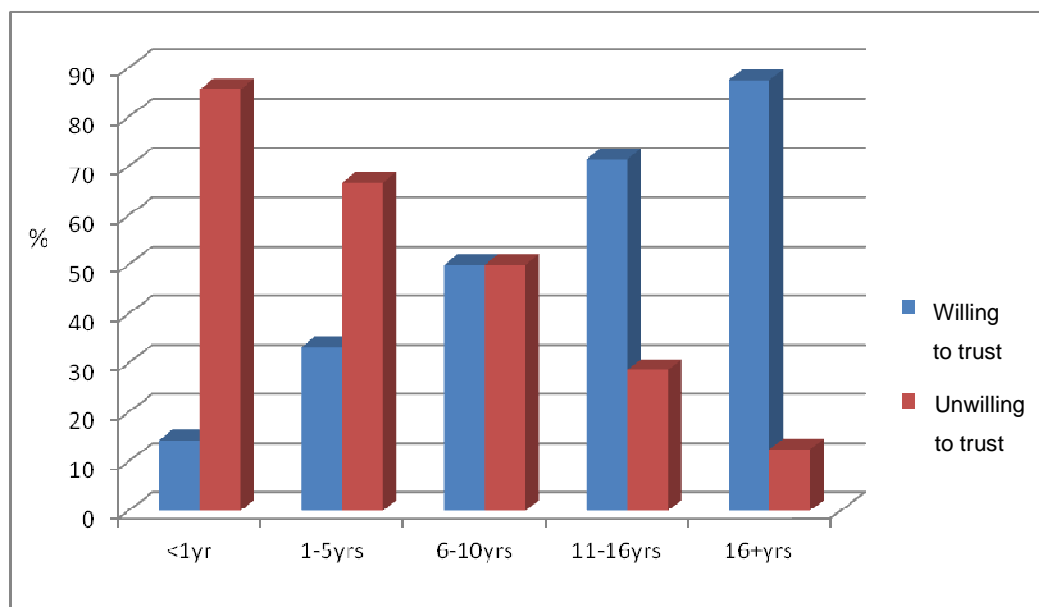
Source: survey data, 2008.

**Figure 5–35: Willingness to Trust Residents with Money and Other Valuables \* Reason for Living in the Area – Cross-Tabulation**

### 5.5.2.3 Relationship between Trust and Length of Time Lived in the Area

It was also deemed necessary to perform further statistical tests to find out whether the length of time spent by the residents who live in the community for work purposes has affected their level of trust. Figure 5–36 shows that the percentage of respondents who indicated they were willing to trust others with money and other valuables increased with the number of years they have lived in the community. This category of respondents might not have had close relatives or friends who encouraged them to live there, but some of them had been able to integrate into the community well enough to trust

others with money and valuables. It was observed that 14 percent of those who had lived there for less than one year were willing to trust others; 33 percent of those who had lived there for between one and five years; 50 percent of those who had lived there for between six and ten years; 41 percent of those who had lived there for between eleven and sixteen years and 87 percent of those who had lived there for over sixteen years. This, therefore, shows that for those who live in Kpirikpiri for work purposes, their ability to trust other residents is associated with the length of time they have lived in the community. In other words, those who have lived there for a longer period of time are more likely to develop trust through interactions with others over time. Opportunities for people in the community to get together and interact helps build trust and lasting relationships with one another to ensure that residents can work together to set and achieve community goals which are required to improve their general well-being.

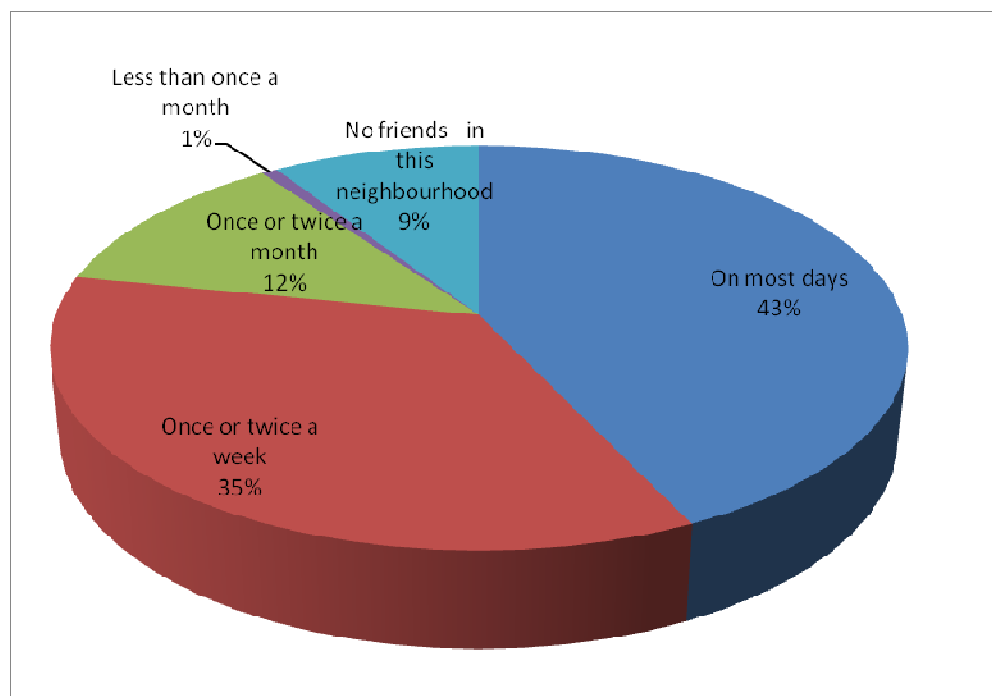


Source: survey data, 2008.

**Figure 5–36: Willingness to Trust Other Residents with Money and Other Valuables \* Length of Time Lived in the Community (selected case of those living in the community because of work) – Cross-tabulation**

#### 5.5.2.4 Friendship Levels and Frequency of People's Meetings with One Another

People develop mutual trust progressively as they find opportunities to meet regularly for informal interactions. Figure 5–37 shows that 91 percent of the residents have friends in the neighbourhood. 78 percent (43 percent plus 35 percent) of the residents create opportunities for daily or weekly informal interactions. Only 13 percent (12 percent plus 1 percent) of the residents do not meet regularly with their friends. This shows that there is a high rate of active relationships in the community. It further confirms the existence of a high rate of informal interaction between friends and relatives in Kpirikpiri.



Source: survey data, 2008.

**Figure 5–37: Friendship Levels and Frequency of People's Meetings with One Another in the Community**

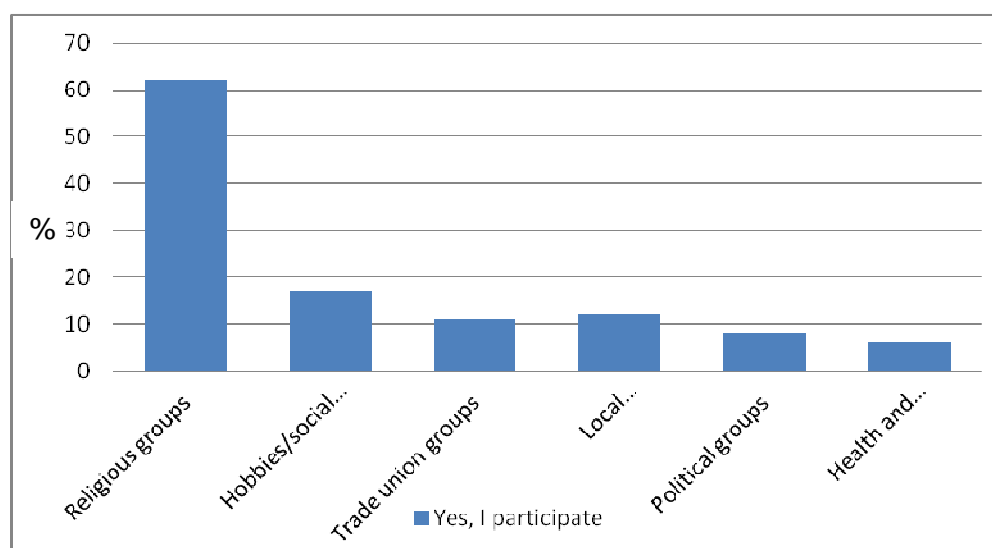
The above analysis has shown that interpersonal trust in the community is significantly related to the length of time the residents have lived in the community, and their various reasons for living in the area. It has revealed the existence of social relationships among close friends and relatives. Thus, there is clear evidence of bonding social capital in the community.

Summary of Evidence
60 percent of respondents trust other residents with money and other valuables. 91 percent of have friends in the area. 78 percent create opportunities for daily or weekly informal interactions.

### 5.5.3 Existence of Bridging/Formal Social Capital

Issue	Assessment Criteria
Existence of bridging/formal social capital	Participation in social groups or associations (Fukuyama, 1995, Putnam, 2000).

Periodic meetings of large and formal organisations provide the platform for exchange of employment-related and other useful information among members. Figure 5–38 shows their levels of involvement in formal groups.



Source: survey data, 2008.

**Figure 5–38: Levels of Participation in Social Groups or Associations**

Apart from religious groups which have a relatively high membership, Figure 5–38 shows that there is a low rate of participation in formal associations in Kpirikpiri. The hobbies/social clubs, sports groups, local community groups, and trade unions all have relatively low levels of participation. Although there is evidence of informal social relationships existing among close friends and relatives, participation in large networks is low in the community (see Figure



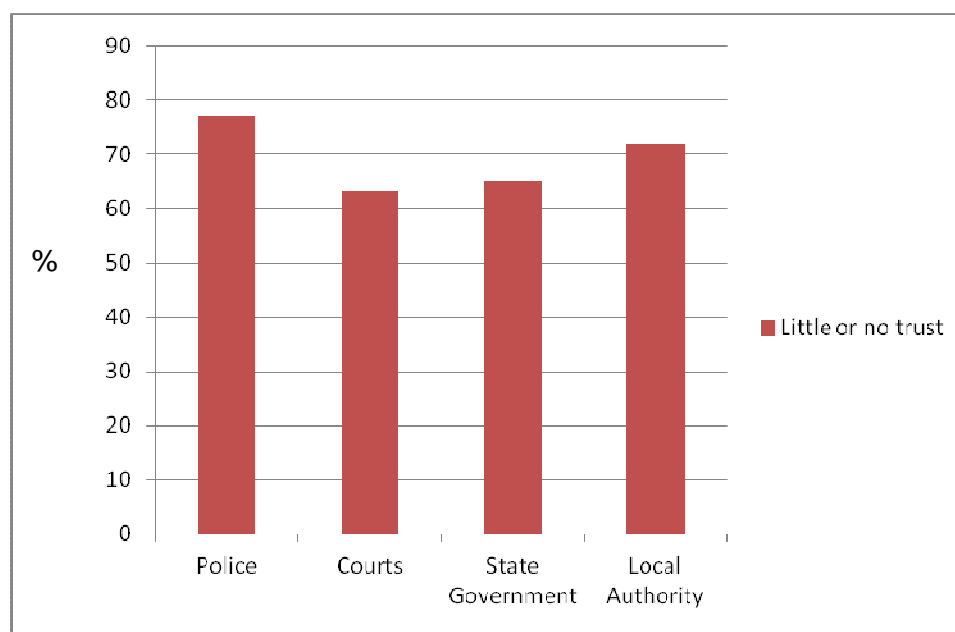
5–35 and Figure 5–38). This shows that bridging/formal social capital is largely lacking in the community as the people do not have an organised forum to interact with people from a broad spectrum of backgrounds.

Summary of Evidence	Further Data Required
Low levels of participation in large social networks and groups.	Further investigation is required to understand the reason behind the low level of participation in large networks and why religious group participation is high.

#### 5.5.4 Existence of Linking Social Capital

Issue	Assessment Criteria
Existence of linking social capital	Trust in civil authorities - police, court, state, local (Forrest and Kearns, 2001, Green et al., 2003).

Figure 5–39 shows that 77 percent of the residents have little or no trust in the police, 63 percent in the process of law (courts), 65 percent in the state government, and 72 percent in the local authority. The results clearly point to a generally low level of trust in the civil authorities, particularly the police and the local authority. This is significant because the local authority is the arm of government that deals most directly with the people. Improvement programmes are initiated and executed by public authorities in collaboration with NGOs and international donor agencies, and solidarity is required to drive such activities and to ensure sustainability. If the end-users do not support and participate in such programmes, their ability and willingness to maintain the various projects would be in doubt. When people do not trust the civil authorities, collaborative actions become difficult to initiate between both parties. In such situations, development is retarded.



Source: survey data, 2008.

**Figure 5–39: Levels of Trust in Civil Authorities**

Summary of Evidence	Further Data Required
Low levels of trust in civic authorities.	The reasons for low levels of trust in civil authorities and their implications for improvement in Kpirikpiri will be further explored.

### 5.5.5 Sense of Belonging

Issue	Assessment Criteria
Sense of belonging	There should be possible sources of help in crisis situations(Maxwell, 1996, Marsh et al., 2007).

Sense of belonging is an indication of how much people feel that they are part of a community where they are secure and accepted. The survey results revealed that 73 percent of the respondents have access to possible sources of help within the community in crisis situations. Therefore, a greater proportion of the residents of the Kpirikpiri do have access to help when they are in difficulty. People are more likely to manage difficult situations if they

can find someone who can help. This could be in the form of money, labour or advice required to get through a situation. The above discussion shows that there is a strong evidence of sense of belonging among residents of the neighbourhood.

Summary of Evidence
73 percent of the respondents have access to possible sources of help within the community in crisis situations.

## 5.6 Summary of Initial Findings

The foregoing analysis shows that the average room occupancy rate in the study area is 3.3 persons per room. This is an indication of overcrowding. In addition to this, most of the buildings are in poor condition and do not allow for adequate ventilation and natural lighting. This further exacerbates the unhealthy condition of residents who live in overcrowded homes. The data revealed evidence of people living in unsanitary conditions. It was observed that 75 percent of the residents use toilets that are shared by more than one household, and this has implications for their health. Only the indoor flush toilets are of adequate standard – both pour-flush latrines and pit latrines contaminate ground water. This is particularly important considering the fact that the residents depend on subterranean sources of water for their daily supply.

The water supply situation is challenging for the residents. Water is unaffordable to residents, particularly the unemployed and those in low-income jobs. About 90 percent of the residents need to spend up to 20 percent of their household income on water to meet the recommended daily quantity of 20 litres per person. Due to the high iron content of water from subterranean sources, the residents are at risk of water-related diseases. Most access roads in the area are still in their original (unsurfaced) state, making movement difficult for road users. The unsurfaced roads generate large quantities of dust in the dry seasons, thereby increasing the health risk.

There is poor drainage in the area resulting in dirty stagnant water, which forms breeding grounds for mosquitoes around the neighbourhood.

It was observed that in spite of the wide range of skills available in the neighbourhood, 58 percent of the residents are unemployed. There is a lack of trust in civil authorities among the residents. There is evidence of bonding social capital in the community, but bridging social capital is lacking. People associate with small groups of friends and relatives, but participation in large social networks is low in the neighbourhood. Low participation in such networks limits the people's ability to engage in group developmental actions. These issues will be explored further in the next chapter to gain insight into effective approaches to improvement programmes.

**Table 5–5: Summary of Initial Findings and Further Data Required**

<b>Adequate Living Space</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
A habitable room should not be occupied by more than three persons (UN-Habitat, 2004).	Average room occupancy rate is 3.3 persons per room. Overcrowding is therefore an issue in the area.	Investigate impact of overcrowding. Why do people occupy one or two rooms?
<b>Security of Tenure</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Security of tenure that prevents forced eviction. No more than 30 percent of household income should be spent on rent (UN, 2009).	90 percent of population at risk of forced eviction. 70 percent of the households spend over 30 percent of their income on rent.	Need to investigate the tenancy conditions in the neighbourhood with a view to understanding landlord–tenant relationships and the challenge of paying high rents.

**Table 5–5: Summary of Initial Findings and Further Data Required  
(continued)**

<b>Secure and Durable Buildings</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Walls, roofs, and floors built with strong durable materials to provide reasonable comfort for the occupants (UN-Habitat, 2004, Omuta, 1988, Flood, 2001).	Corroded roofing materials, large number of rooms with no consideration for adequacy of facilities, and poor ventilation.	Further investigation is required to find out the state of the buildings <i>vis-à-vis</i> the maintenance, and the impact on residents.
<b>Sanitation</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Access to hygienic toilets not shared by more than one household (Kamp et al., 2003, WHO and UNICEF, 2008).	75 percent of households have no sanitary toilet facilities. At least thirteen persons share the facility daily in these households.	Need to identify other problems associated with poor sanitation and actual impact on households.
Frequent removal of municipal waste (WHO, 2011, Ofong, 2004, Cointreau, 1982, Cairncross et al., 1990)	Poor refuse management resulting in heaps of refuse around the neighbourhood.	Need to find out why the waste management method is ineffective.
<b>Access to Improved Water Supply</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Adequate supply of clean water (WHO, 2006, Oluwemimo, 2007, U.N.D.P., 2006, NBS, 2005). This should also be easily accessible and affordable (UN-Habitat, 2004).	59 percent of households depend on subterranean water sources which are of poor quality due to contamination. 90 percent of households spend at least 20 percent of their income on water.	Need for find out impact of poor water quality on residents. Need to find out more about challenges of obtaining water from boreholes. Need to find out impact of high cost of water on household income.

**Table 5–5: Summary of Initial Findings and Further Data Required  
(continued)**

<b>Adequate Electricity Supply</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Uninterrupted daily supply of correct voltage to every resident (UN-Habitat, 2004).	Every home connected to power supply source.	Further investigation required to gain full understanding of the condition of the service in the area (reliability of supply).
<b>Access to Good Road and Drainage Network</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Access to paved roads (UN-Habitat, 2004). Access to good network of storm drains kept clear at all times (Cairncross et al., 1990).	Most of the roads are in their original state. Most parts of the neighbourhood lack drainage channels.	Need to investigate impact of poor roads and drainage.
<b>Employment Rate</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
High employment rate: benchmark for relative full employment in Nigeria is 5 percent (Bakker et al., 2000, Tournee and Van Esch, 2001, Majale, 2008, Udeme, 2011).	Unemployment rate is 58 percent.	Need to investigate reason for high unemployment rate in spite of number of people with high level of education in community.
<b>Skills Available</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
High rate skill acquisition (Chinman et al., 2005, Mayer, 1996, Mitra, 2008).	90 percent of the residents have a wide range of skills.	None.

**Table 55–5: Summary of Initial Findings and Further Data Required  
(continued)**

<b>Availability of Local Enterprises</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
High number of small and medium enterprises including home businesses (Gough et al., 2003, Abumere et al., 1996).	Only 20 percent of households have HBEs. Businesses use crude methods.	Need to confirm the state of economic activities in the area. Challenges of starting and building private enterprises in the area need to be explored.
<b>Place Attachment</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Higher levels of self-esteem or pride in the place, assessed by propensity to live in the community for a relatively long period of time (Twigger-Ross and Uzzell, 1996).	24 percent of the residents have lived in the area for over 16 years. 45 percent have done so for at least 6 years.	Need to explore further to confirm this result and to find out why.
<b>Existence of Bonding Social Capital</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Percentage of respondents who are able to trust other residents with money and other valuables (Putnam, 1993, Leyden, 2003). Friendship levels and frequency of their meetings with one another in the community (Coleman, 1990, Leyden, 2003).	60 percent of the respondents trust other residents with money and other valuables. 91 percent have friends in the area. 78 percent create opportunities for daily or weekly informal interactions.	None.

**Table 55–5: Summary of Initial Findings and Further Data Required  
(continued)**

<b>Existence of Bridging/Formal Social Capital</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Levels of participation in social groups or association (Fukuyama, 1995, Putnam, 2000).	Low levels of participation in large social networks and groups.	Further investigation is required to understand the reason behind the low levels of participation in large networks.
<b>Existence of Linking Social Capital</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Levels of trust in civil authorities – police, courts, state government, local authority (Forrest and Kearns, 2001, Green et al., 2003).	Low levels of trust in civic authorities.	The reasons for low levels of trust in civic authorities and its implications for improvement in Kpirikpiri will be further explored.
<b>Sense of Belonging</b>		
<b>Assessment Criteria</b>	<b>Summary of Evidence</b>	<b>Further Data Required</b>
Availability of possible sources of help in crisis situations (Maxwell, 1996, Marsh et al., 2007).	73 percent of respondents have access to possible sources of help within the community in crisis situations.	None



## CHAPTER SIX

### EXISTING CONDITION OF KPIRIKPIRI BASED ON FOCUS GROUP DISCUSSIONS: RECENT UPGRADING IN PERSPECTIVE

#### 6.1 Introduction

Based on the initial findings from the survey it was necessary to conduct further investigations to develop a clearer understanding of the issues identified. This chapter contains the analysis of data generated through focus group discussions and individual semi-structured interviews conducted in the study area. The focus group evidence presented under each theme is representative of the responses from the four groups (selected from the church, the shopping area and two residential areas). The chapter contains photographic evidence to illustrate some issues raised in the discussions. The analysis is presented in themes developed from the initial findings. The chapter also presents a general appraisal of the past improvement programme in the area and a summary of the deprivations and the potential of the study area.

#### 6.2 Impact of Overcrowding and Reasons why Residents Occupy One or Two Rooms in the Area

Assessment Criteria	Summary of Evidence	Further Data Required
A habitable room should not be occupied by more than three persons (UN-Habitat, 2004).	Average room occupancy rate is 3.3 persons per room. Overcrowding is therefore an issue in the area.	To investigate impact of overcrowding.  Why do people occupy one or two rooms?

Overcrowding has been confirmed as a major problem in the study area. The focus group participants identified the health implications of living in overcrowded and poorly ventilated houses. These health issues also deplete household incomes in the area. The discussions revealed that residents spend large amounts of money on medical bills. Others who cannot afford

the bills try to live with the sicknesses and diseases. These points were raised in the following statements:

*Homes are overcrowded. When there is up to 100 persons in a compound and there is no air, no electricity, no air conditioner, and then you will see sickness – very soon you will see people with meningitis. That is because of the heat in the homes.*

(Church focus group, 2011).

*I don't know why people are still living. Some of us could have been dead now because we don't have medical facilities. We spend a lot of money getting ourselves treated. All of us are here having one health problem or the other but because of money we do not get treated. ... Because you go now to get treated they will ask you to pay this pay that but if you don't have the money you will decide to live with it. You manage it. Because of poverty nobody can even start going to the hospital when you are not dying.*

(Residential area two focus group, 2011).

The survey revealed that the vast majority (75 percent) of households in the study area occupy one or two rooms because rents are unaffordable. Given that the households have to spend over 30 percent of their household income on rent as shown in the survey results, it is a continuous struggle for the households to pay their rents. As a result households occupy the number of rooms they can afford so as to reduce the burden of paying rents. The 70 percent who are tenants face the challenge of paying rents that are more than 30 percent of their income. The following comments are representative of the responses from the focus groups:

*The landlords do increase rent almost yearly without notice. Always increasing rent without maybe helping tenants repair the environment and the house. They give tenants quit notice if they are unable to pay. People live in one room because of high rent.*

(Church focus group, 2011).

*The rents are too high in Kpirikpiri. Before you can pay your rent here in Kpirikpiri you will need to sell your father's land [meaning the rents are too high]. For instance the room where I live now is ₦3000. ... There is no reason for the high rent, the environment is poor and security situation is poor but the house rents are still high.*

(Residential area one focus group, 2011).

Summary of Evidence
Overcrowding is a major cause of health problems which in turn depletes household incomes. Residents occupy one or two rooms because rents are unaffordable.

### 6.3 Tenancy Conditions

Assessment Criteria	Summary of Evidence	Further Data Required
Security of tenure that prevents forced eviction. No more than 30 percent of household income should be spent on rent (UN, 2009).	90 percent of population at risk of forced eviction. 70 percent of households spend over 30 percent of their income on rent.	There is a need to investigate the tenancy conditions in the neighbourhood with a view to understanding landlord–tenant relationships and the actual challenge of paying high rents.

The focus group discussions revealed that although the tenants are legal<sup>7</sup> occupants, they feel they have no protection. A major issue that stood out during the discussions with the various focus groups was that landlords increase their house rents arbitrarily without considering the financial situation of the tenants. The participants also pointed out that the landlords increase their rents regardless of the fact that the houses are not properly maintained. Households which are unable to satisfy the demands of the landlords are evicted from their homes. As a result of the difficulties in paying such high rents, the tenants live in constant fear of eviction. It was also pointed out that, in addition to the unaffordable house rents, the landlords demand up to six months' rent to be paid in advance before tenants can move in and occupy their rooms. Households are therefore under enormous financial pressure as they are in a constant struggle to pay their house rents. The following comments represent the responses from the focus groups:

<sup>7</sup> The legality of their status is based on verbal (informal) agreements between them and the landlords to occupy the rooms. However, the agreements are not well detailed. Therefore, tenants are not in a position to make any claims based on the agreement since they are made verbally. The landlords make and enforce the rules to suit them.

*It appears that tenants are slaves here. For instance landlords can increase the rent from ₦1500 to about ₦3000. Such increase is too high and if you are unable to pay you will be sent packing. As a new tenant the landlords will collect agency fees without even using the services of any agent. If government wants them make any improvements on their houses, they will transfer the cost to the tenants. They also inflate the electricity and other utility bills and the tenants will contribute and pay.*

(Residential area one focus group, 2011).

*The experience we have being tenants around here is the problem of lack of protection from the government. By this I mean that the government does not have a platform through which tenants can be protected from the threats coming from landlords. Landlords arbitrarily increase rents and serve quit notices. The tenants suffer all these.*

(Shopping area focus group, 2011).

*Another problem facing tenants is that some landlords demand up to six monthly upfront payments of rent and if you are unable to meet up with such demands you will be evicted. If you are able to pay the first six months you will be struggling how to pay the next bulk payment. If you do not meet these demands the landlord could come and knock at your door maybe early in the morning when you are praying and he will say to you I hope you know you have not paid your rent. Tenants are not protected, we live in fear. If you meet your landlord on your way home you will become afraid.*

(Church focus groups, 2011).

The above evidence shows that the tenants have no rights in the neighbourhood. They have to either accept the stringent tenancy conditions as spelled out by the landlords or move out. In the absence of better alternatives, tenants are constrained to accept unfavourable tenancy conditions. Accepting such unfavourable conditions brings conflicts between landlords and tenants because the tenants find it challenging to keep to the terms. Due to the attitude of the landlords, the tenants lack that sense of security which shelter should provide. The landlords take excessive powers for themselves because there is currently no system put in place to control their activities and to protect the rights of the tenants. In fact, they can visit their tenants at any time of the day to carry out an inspection.

The problem of high rents has been attributed to the rising demand for rental housing in the study area as occasioned by continuous rural-urban migration.

Thus, the landlords are always ready to evict any tenants who are unable to meet their demands because they know that existing occupants could easily be replaced by other prospective tenants. This was evidenced in the following statement:

*Kpirikpiri is overpopulated with people but without enough accommodation. This creates a kind of competition among tenants. If there is a vacant accommodation you will notice that there will be many people wanting to take it and if you try to haggle down the rent, before you know it someone else has paid for it. This makes some of the landlords to behave the way they like. Tenants do not have any right – there is nothing protecting the tenants in Kpirikpiri.*

(Church focus group, 2011).

On the other hand the landlords claim that they have cordial relationships with their tenants. However the observations made during the focus group discussions suggest otherwise. In fact, the tenants whose houses were used as venues for focus group discussions were apprehensive. As a result, they ensured that the landlords were not aware of the discussions so they could avoid confrontation. This shows that the tenants are actually living in fear of the landlords. The landlords claim that the tenants complain because they are low-income earners and not necessarily because the rents are high. Landlords also argue that they need the money generated from the rents to carry out routine repairs on the houses. They believe that the rents have to be increased to enable them to improve their houses, but the tenants complain of high rents. This was evidenced in the following statements made by landlords:

*Tenants want to live in decent houses but they are unwilling to pay higher rents. Even the lower amount they pay now they do not pay regularly. They do not take adequate care of the houses but they expect the landlord to always repair the house. That is the problem we are experiencing with tenants in Kpirikpiri.*

(Interview with landlord AA, 2011).

*If you look at the people who live here they are mostly in the lower class of the society so they find it difficult to pay rents. Even though the rents here are considerably very cheap they still find it very difficult to pay because of low income. If you go outside Kpirikpiri you will see modern houses – people whose incomes are a little high they live*

*there comfortably, pay their yearly or monthly rents. ... I really don't believe when tenants say that they are being treated as slaves. ... They say a hungry man is always an angry man – even if you tell him to pay ~~A2~~ and he does not have it he will still be angry.*

(Interview with landlord BB, 2011).

The issue remains that the landlords arrogate too much power to themselves. In fact they are dreaded by most tenants. The explanation for this is that there are no control measures in place to check the activities of landlords, so they take undue advantage of the situation.

Summary of Evidence
Tenants live in constant fear of eviction because there is no rent control mechanism in place to protect them from voracious landlords.
Landlords take undue advantage of the rise in demand for rental accommodation in the area to raise rents and evict tenants who cannot afford to pay.

## 6.4 Condition of Buildings and Level of Maintenance

Assessment Criteria	Summary of Evidence	Further Data Required
Walls, roofs, and floors built with strong durable materials to provide reasonable comfort for the occupants (UN-Habitat, 2004, Flood, 2001, Omuta, 1988).	Corroded roofing materials, large number of rooms with no consideration for adequacy of facilities, and poor ventilation.	Further investigation is required to find out the state of the buildings <i>vis-à-vis</i> the maintenance, and the impact on residents.

Evidence from focus group discussions show that the buildings in the neighbourhood are treated with neglect. As a result, the buildings are in poor condition, thereby making life difficult for the occupants. For instance, there are cases of leaking roofs in the area. The participants pointed out that landlords in the neighbourhood do not maintain their houses even after collecting money from the tenants. The following comments are representative of the responses from the focus groups:

*The major challenges I have being a tenant in Kpirikpiri area is that the housing system is not good. Sometimes you have a leaking roof and landlords will not even care. Some of us are living in the kitchen area where we have the soakaway being filled up and be leaking out and the landlord is not caring about it.*

(Shopping area focus group, 2011).

*You see this building when you go up in our own apartment you will see that if rain is falling you will see water dripping into the house, and the roof is almost collapsing. The landlords do not take care of their houses. The landlord is supposed to do something about it.*

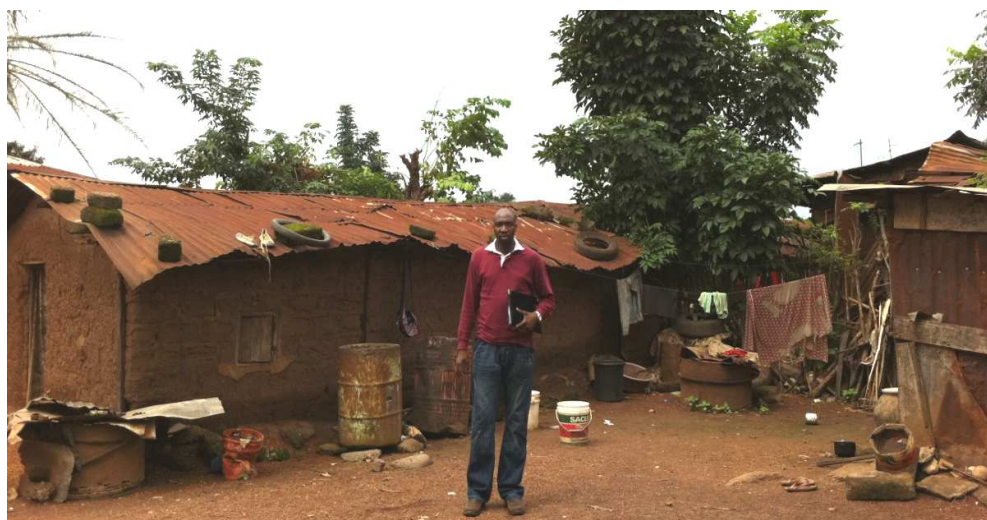
(Shopping area focus group, 2011).

The focus group discussions also revealed that the landlords do not make adequate provision for kitchen space and other facilities in the houses. As a result, the women who do most of the cooking find it difficult because they have to share their cooking space with several other occupants. Given that cooking is done at about the same times of the day (morning and evening) the space is usually crowded. This resulted in comments like:

*The landlords provide only one kitchen space for all the tenants in a house and the whole place will be crowded making it difficult for people to cook.*

(Residential area one focus group, 2011).

The landlords claimed that they are unable to maintain their houses because most tenants do not pay their rent regularly (see comment above). However, it was observed during the survey (see Figure 6–1), and confirmed by the participants that some landlords still do not improve their houses after collecting higher rents. Apparently, house maintenance is not important to the landlords, since they can still collect high rents from tenants in spite of the poor condition of some of the buildings.



Source: survey data, 2011.

**Figure 6–1: Mud House with Damaged Roof**

Summary of Evidence
In spite of regular rent increases, landlords do not maintain their houses and tenants have no choice but to keep living in such conditions.

## 6.5 Problems Associated with Poor Sanitation and the Impact on Households

Assessment Criteria	Summary of Evidence	Further Data Required
Access to hygienic toilets not sheared by more than one household (Kamp et al., 2003, WHO and UNICEF, 2008).	75 percent of households have no sanitary toilet facilities. At least thirteen persons share the facility daily among these households.	Need to identify other problems associated with poor sanitation and actual impact on households.

Indoor flush toilets are the most hygienic method of human waste disposal in the study area. However, using indoor flush toilets does not necessarily guarantee adequate sanitary conditions in Kpirikpiri. The focus group discussions revealed that the septic tanks which collect human waste from the toilets are too shallow for the quantities of waste generated in the



houses. As a result, the septic tanks require evacuation at relatively short intervals. If the septic tanks are not evacuated promptly, the pressure on the pipes causes a rupture and as a result the waste flows out around the house. This was expressed in the following statements:

*Another problem is that the septic tanks are made to be too shallow and as a result every year tenants have to be contributing money to empty the pit.*

(Residential area one focus group, 2011).

*We are given conditions such as if you use the toilet do not flush it so the septic tank does not get full too quick. Landlords instruct tenants to flush the toilets once a week but they know that could result in infection. We pay rents but there are too many restrictions ...*

(Church focus group, 2011).

*For instance where we live, when our septic tank was full we contributed more than ₦3000 each in a compound occupied by more than thirteen households. After the contribution, for many months nothing was done about the septic tank. It got to a stage when one of the pipes burst open and the tenants suffered a great deal because of the terrible odour. The landlords treat tenants as slaves – they will never do what they need to do and if you complain too much you will be asked to move out.*

(Residential area one focus group, 2011).

Clearly, poor housing quality has contributed to the unsanitary conditions observed in the neighbourhood. Due to the informal nature of building construction in the area, building standards are not adhered to. Sewage systems are either non-existent or inadequate to meet the sanitation needs of the occupants of each house. The situation is challenging for the tenants because they are made to bear the cost of evacuating the septic tanks. Most importantly, as a result of unsanitary conditions, the residents have to constantly bear the obnoxious smell from domestic waste. Stagnant water from domestic waste which has not been properly drained into sewers also forms breeding places for mosquitoes around the homes. This exposes the residents to health risks associated with mosquito bites. This was evidenced in statements like the following:

*The conditions of the houses are terrible always smelling because there are no proper drainage channels for household domestic waste. So you find dirty water all over the place attracting mosquitoes.*

(Residential area one focus group, 2011).

*Provisions are not made in houses to drain water from toilets after washing them so after washing we have to sweep the water out through the corridor. Sometimes the water splashes on fellow tenants in the process. This is very unhygienic. There should be drainage pipes running through the back of the toilets to drain waste water down to the sewage system.*

(Residential area one focus group, 2011).

The focus group discussions confirmed that it is challenging when large numbers of people share toilets. The number of people expected to occupy the building is not taken into account when making provision for toilet facilities in the area. Therefore, it is common to find large numbers of people sharing toilets in Kpirikpiri, and this has health implications for the residents. This was how the participants put it:

*One toilet to say about ten to fifteen households, to me is not healthy and these households have five, six or more people. Even when 3–5 households share toilets or kitchen it is still a major problem on its own.*

(Residential area two focus group, 2011).

*Another one is toilets. We have a problem of toilets in Kpirikpiri. If you happen to enter some yards you will see the toilets that they dug them very small. And there will be many people using that toilet so before you know it the toilet will be full. And then some of the landlords, because they do not want to spend their money, will tell tenants to use very small quantity of water for flushing the toilet so that it will not get full too quickly.*

(Church focus group, 2011).

Summary of Evidence
Poor housing quality is a major reason for unsanitary conditions in the area.
Septic tanks are made too shallow and they are not promptly evacuated, so the sewage pipes burst open creating unsanitary conditions such as obnoxious smells.

### 6.5.1 Why Waste Management is Ineffective in Kpirikpiri

Assessment Criteria	Summary of Evidence	Further Data Required
Frequent removal of municipal waste (WHO, 2011; Ofong, 2004; Cairncross et al., 1990; Cointreau, 1982).	Poor refuse management resulting in heaps of refuse around the neighbourhood.	Need to find out why the waste management method is ineffective.

Evidence from focus group discussions confirms that there is a lack of awareness of a refuse collection scheme in the neighbourhood. The discussions show that residents complained of not having a designated place to dump refuse. In the absence of a refuse collection centre, people dump refuse indiscriminately around the neighbourhood. Residents are still not aware of the arrangement made under the World Bank Assisted Community Urban Development Project for refuse collection vehicles to operate in the area. The vehicles operate every last Saturday of each month. In spite of this lack of awareness, residents are still penalised by the authorities for dumping refuse indiscriminately. Much as it is valid for the residents to complain that they are not aware of any waste management process, it still does not justify indiscriminate dumping of refuse around the neighbourhood. People dump various kinds of waste, including human waste, at the back of their houses. This amounts to environmental degradation. It shows that the attitude of some of the residents towards waste management and having a clean environment is poor. This was how the participants put it:

*We need a place to dump refuse. If you look around the area you will notice that it is littered with refuse, that's because we don't have a designated refuse dump.*

(Shopping area focus group, 2011).

*One of the biggest problems is environmental challenge – the way people dump refuse all around the place. We have no good environmental management at all and this has created room for some health diseases. A lot of diseases are so endemic here in Kpirikpiri because of the issue of environmental degradation – indiscriminate dumping of refuse is a big problem.*

(Shopping area focus group, 2011).

*Residents carry refuse around not knowing where to dump it. If you dump it just any where you will be penalised by EBSEPA<sup>8</sup> staff. People even defecate and throw it anywhere they like.*

(Shopping area focus group, 2011).

Summary of Evidence
People dump refuse indiscriminately in the area because there is no designated refuse collection centre, and there is lack of awareness of the refuse collection process introduced in the area.

## 6.6 Challenges of the Inadequate Water Supply

Assessment Criteria	Summary of Evidence	Further Data Required
Adequate supply of clean water (WHO, 2006, Oluwemimo, 2007, NBS, 2005, UNDP, 2006). This should also be easily accessible and affordable (UN-Habitat, 2004).	59 percent of households depend on subterranean water sources which are of poor quality due to contamination. 90 percent of households spend at least 20 percent of their income on water.	Need for find out impact of poor water quality on residents. Need to find out more about challenges of obtaining water from boreholes. Need to find out impact of high cost of water on household income.

The fact remains that sachet and treated piped water are the most reliable sources of drinking water in the neighbourhood. Although piped water is available for an average of twice a month, there are times when there is no supply for long periods of time. During such periods, residents depend on boreholes for water. However, it has been established that provision of boreholes does not necessarily provide a sustainable solution to the water problem faced in the study area. Water from the boreholes in the area is not sampled for laboratory and biochemical analysis before consumption and the consumers are therefore exposed to hazardous chemicals. In fact, during the study, the focus group participants complained about water from their boreholes. They confirmed that water obtained from boreholes has a

<sup>8</sup> Ebonyi State Environmental Protection Agency: the government agency charged with the responsibility of managing solid waste and preventing environmental hazards in the state.

particular odour and visible impurities. This was expressed in comments such as:

*For about three months now we have not gotten even water there is no pump running even up till now. People are just buying borehole water and these boreholes they are not well treated. If you fetch that borehole keep it for about 30 minutes you will discover that you will begin to see different kind of things inside the water because they are not well treated.*

(Residential area two focus group, 2011).

*The worst part of it is that the boreholes have some kind of odour. If you use the borehole water to cook rice before you know it the food will go sour. And the wells are equally not good. Where I live I cannot even collect rain water so these are the problems.*

(Church focus group, 2011).

*There is a borehole the council put up close to this area but the problem is that there has not been a proper geophysical study in this area and as such sometimes the water level fluctuates. They just dug a hole to the water table and when there are fluctuations sometimes they will be dry and sometimes dirty. These private providers have a similar problem as well. They dig their boreholes to the points where there is high iron content in the water. Sometimes as people keep using the water their kettles start getting different colourations, and sometimes the boreholes do not function.*

(Residential area two focus group, 2011).

Due to the high chemical content of the water, when it is used for cooking, the food gets sour if it is not consumed immediately. This results in unaffordable wastage of food. Furthermore, due to the hardness of the water from boreholes, it is unpleasant to drink, and more soap is used for washing than when piped water is used. Because households avoid drinking water from boreholes, the only other option in the absence of piped water is to purchase sachet water (pure water). Consequently, household incomes are affected. Given that more money is spent on purchasing water and soap, households are compelled to reduce the amount spent on food. Not all households can afford to spend money on sachet water. Therefore, such households resort to drinking whatever water they can find, thereby exposing themselves to health risks. This was expressed in comments like the following:

*It is hard water – you cannot even drink the water. We have to use more soap because it is difficult for soap to foam in such water. As a result, if your wife usually makes soup for the family with ₦200, you might tell her to manage [with] ₦100 and reserve ₦100 for water. This affects the household income. Two weeks into the month people are already out of cash and will be looking for where to borrow money to sustain them for the rest of the month.*

(Residential area one focus group, 2011).

*People don't drink borehole so people depend on pure water but the problem is that will everybody have the money to buy the pure water? So water is very necessary. The cost on the family is that most people go so far to fetch water and some drink anything they have because they do not have money to buy pure water. ... Families spend a lot of money looking for clean drinking water.*

(Residential area two focus group, 2011).

There are parts of the study area that have been totally cut off from water supply channels. This has been attributed to road construction works carried out in those parts of the neighbourhood. For instance, the residents of Anikpe Street do not have access to piped water because supplies to the area have been cut off in the construction process. Regardless of the difficulties of being cut off from the source of water, no attempt has been made to repair the pipes. At the time of the study, the road construction projects had ended and the contractors had moved their equipment away from the site. Therefore, those living in affected areas do not expect to have access to piped water in the near future. An interview with the community development officer of the World Bank Assisted Project revealed that no further works were to be carried out in the area. This was expressed in the statement below:

*The project has now ended and an inspection team has already come to inspect the various projects carried out in Kpirikpiri. They came and went round the area taking pictures of what has been done. The official completion date of the project was 31<sup>st</sup> August 2011.*

(Interview with Ndubisi, 2011).

In addition to the time it takes for the residents to walk to the boreholes to collect water, the waiting time at the boreholes is 20 to 30 minutes in the rainy season and up to an hour or more during the dry seasons. This is as a

result of long queues at the boreholes, occasioned by the lack of piped water supply in the homes. According to UN-Habitat (2004), a maximum of one hour should be spent on collecting sufficient water for a household in a day. The situation is even more difficult when children have to make more than one trip per day to collect sufficient water for their households. This was also confirmed by the focus group participants.

*The boreholes provided by the local council are always crowded. Even up to around 2am you will see long queues of people waiting to fetch water.*

(Residential area two focus group, 2011).

Summary of Evidence
With boreholes as the main source of water, residents have to spend more money on soap, as water from boreholes requires more soap for washing. This depletes household income.
In addition to the travel time required to obtain water, residents also suffer long waiting times.

## 6.7 Condition of the Electricity Supply

Assessment Criteria	Summary of Evidence	Further Data Required
Uninterrupted daily supply of the correct voltage to every resident (UN-Habitat, 2004).	Every home connected to power supply source.	Further investigation is required to gain full understanding of the condition of the service in the area – how reliable the supply is.

The focus group discussions revealed that although every home in the neighbourhood is connected to the electric power supply, an inadequate supply of electricity is one of the major challenges identified in the area. The government has provided infrastructure for the supply of electricity but it is inadequate for the neighbourhood. There are electricity poles around the area but they are poorly networked, making it difficult to connect all the houses to the national grid. Longer cables are required for each connection

and the labour cost is also high; consequently, the cost of connecting to electricity is increased. The houses are all connected to the electricity supply, but the supply is inconsistent. The focus group participants attributed this problem to inadequate supply of step-down transformers in the area. The discussions revealed that the transformers do not have the capacity to supply electricity to the entire neighbourhood at the same time. As a result, the supply of electricity is rotated around different parts of the neighbourhood to reduce the load on the step-down transformer. This was expressed in the following statements:

*There is poor networking in Kpirikpiri. The transformer is highly overloaded. There is need for more transformers to provide adequate supply of electricity. If government had provided a proper network for electricity supply such as poles and wires networking the area, life would be easier in Kpirikpiri.*

(Church focus group, 2011).

*Another problem is that of rationing [power rotation] of electricity supply. If they give you light today, tomorrow they will say it is other people's turn to have light. We don't have steady electricity supply in Kpirikpiri.*

(Residential area two focus group, 2011).

Due to the rotation of the electricity supply, residents do not have access to a full day's power. One implication of this is that households who have refrigerators cannot use them for storing perishable food items. In addition, households have to spend money on candles or kerosene for lamps in order to supply light in the homes at night. This also depletes household incomes, making life more difficult.

Summary of Evidence
Although every house is connected to the national grid, the supply of electricity is unreliable in the area. This is because the available transformers do not have the capacity to supply adequate power.



## 6.8 Impact of Poor Roads and Drainage on Residents

Assessment Criteria	Summary of Evidence	Further Data Required
Access to paved roads (UN-Habitat, 2004). Access to good network of storm drains kept clear at all times (Cairncross et al., 1990).	Most of the roads are in their original state. Most parts of the neighbourhood lack drainage channels.	Need to investigate impact of poor roads and drainage.

As a result of the poor drainage network in the neighbourhood, flooding has been one of the major challenges facing residents of Kpirikpiri. This was confirmed in an interview with Nwuzo (2011).<sup>9</sup> As observed during the survey, drainage channels have only been provided along resurfaced roads. However, some of the channels are clogged with refuse, thereby completely obstructing the flow of water through the drains. In some areas they are non-existent, causing flooding. As a result of the termination of the drainage channel at various points, the water flow is obstructed. Such locations contain dirty stagnant water, which forms breeding places for mosquitoes. Documentary evidence shows that Abakaliki is rated as one of the places with the highest incidence of malaria in the country; this has been attributed to mosquito bites (Ekwunife et al., 2010). Flooding has a devastating effect on its victims. When it rains, flood waters enter homes and damages their property. Considering that defecation in nearby bushes is still practised in the neighbourhood, human waste could be carried into homes by the floods. The situation was described by the focus group participants as follows:

*The gutters are uncompleted in some areas resulting in water logging at these points where the drains stop. Mosquitoes that breed in such water are causing malaria in Kpirikpiri. Another problem is that the road construction was selectively done. Some of the poor roads in the area have been left undone. The roads and drainage channels need to be done properly to provide access and to reduce the breeding of mosquitoes in the dirty waters. We experience a lot of mosquito bites here because the drainage channel was terminated on our street.*

(Residential area one focus group, 2011).

<sup>9</sup> Dr Nwuzo is the Chairperson of the Ebonyi Local Government Council.

*Like those of us who have children, during rainy season, we do not come out because everywhere will be flooded, as you can see there are green things all over the place and they cannot come out, and mosquitoes normally disturb us here – there are no drainage channels for water to go out.*

(Shopping area focus group, 2011).

*Just to add to environmental challenges, there is poor drainage. When it rains the flood water enters people's homes.*

(Shopping area focus group, 2011).

Summary of Evidence
Poor roads and drainage have created breeding places for mosquitoes and have also resulted in incidence of flooding in the area.

## 6.9 Reasons for High Unemployment Rate in Kpirikpiri

Assessment Criteria	Summary of Evidence	Further Data Required
High employment rate: the benchmark for relative full employment in Nigeria is 5 percent (Bakker et al., 2000, Tournee and Van Esch, 2001, Majale, 2008, Udeme, 2011).	Unemployment rate is 58 percent.	Need to investigate the reason for high unemployment rate in spite of the number of people with high level of education in the community.

The focus group discussions revealed that the high unemployment rate identified in the study area in spite of the high level of education is a problem created by the mistaken mentality of the people towards employment. It was pointed out that the general mentality among the educated residents is to be employed either by the government or private organisations. Unfortunately, the available public and private establishments have not been able to provide employment for all the eligible candidates. As a result, the educated residents remain unemployed. The national government has identified this problem; in an attempt to improve the situation, the National Directorate of

Employment (NDE)<sup>10</sup> was established to empower people for self-employment, but its impact is still not felt in low-income neighbourhoods like Kpirikpiri. Well-educated residents who could have been creating jobs are still searching for opportunities to be employed by others. This was evidenced in statements such as the following:

*And if we see a way that these people can be trained to be independent – that is self-empowerment for job creation so that they can create the jobs themselves, they will be better people. Many of the graduates I have discussed with around here have the mentality of securing employment from the government.*

(Residential area two focus group, 2011).

*Even when people are willing to acquire skills there are no platforms on which to acquire the skills and to set up businesses. We need platforms for skill acquisition. The government established National Directorate of Employment but we don't feel it here. They are not doing anything. We don't feel their presence around here.*

(Shopping area focus group, 2011).

Summary of Evidence
The mentality of the average youth in the area is to acquire employment either in public or big private establishments. People lack the entrepreneurship skills required to start businesses.

## 6.10 State of Economic Activities

Assessment Criteria	Summary of Evidence	Further Data Required
High number of small and medium enterprises including home businesses (Gough et al., 2003, Abumere et al., 1996).	Only 20 percent of households have HBEs. Businesses use crude methods.	Need to confirm the state of economic activities in the area. The challenges of starting and building private enterprises in the area need to be explored.

<sup>10</sup> NDE was established in 1989 to train unemployed youths and retired persons for vocational skills acquisition, entrepreneurship or business development, labour-based works, rural employment promotion and job placement guidance and counselling.

To assess the state of businesses in the study area, the subject was discussed by the focus group participants, and local entrepreneurs were also interviewed. They confirmed the earlier observation that businesses are not thriving in the neighbourhood. As a result, small business entrepreneurs continue to make efforts to secure formal employment to ensure regular income. This situation has led to overdependence on large employers (both public and private establishments) who have no direct commitment to the local economy. It has been established in chapter three that the proliferation of small enterprises in addition to the existence of large corporations is vital for the enhancement of the performance of the local economy. Local entrepreneurs have a stake in the environment where they operate. Businesses owned by local entrepreneurs are more committed to the local economy and as such they make greater contributions to development. However, in this case, the local authority is missing out on additional taxes which could have been paid by local businesses to increase the funds available for investment in developing the neighbourhood.

#### **6.10.1 Barriers to Business Establishment and Growth**

Having established the fact that businesses are not growing in Kpirikpiri, it was necessary to identify the various barriers responsible for the problem. This was with a view to gaining a clearer understanding of the issues that need to be addressed. The issues below are based on interviews with local business owners as well as focus group discussions.

##### **6.10.1.1 Low Patronage from Locals**

The interviews revealed that local businesses depend on patronage from fellow residents who often cannot afford to pay for their services. Since Kpirikpiri is a low-income neighbourhood, residents struggle to pay for services provided by local businesses. With the attendant lack of cash flow the businesses struggle as well. This was expressed in statements such as the following:

*People here don't have money to pay for the furniture I make. So business is not moving well here. Customers always complain that they do not have money to collect their furniture.*

(Interview with furniture maker, 2011).

#### **6.10.1.2 Restrictions by Landlords**

The focus group discussions revealed that landlords often do not allow tenants to start HBEs in their houses. Those who permit their tenants to do so then charge them additional amounts for the use of space. Consequently, the tenants are unable to start HBEs which can provide additional household incomes. One advantage of such businesses is that the cost of renting business premises is avoided by using the home as a workplace; so if the tenants are charged for trading at home, it defeats the purpose. The effect of this is evidenced in the low number of HBEs recorded in the neighbourhood. Only 20 percent of local households have HBEs. The focus group participants put it this way:

*Landlords do not allow us to do business at home. Even if they allow you, you would have to pay additional money. For instance, my landlord has a shop attached to the house where he used to sell some items, and then he later closed the shop. However, if you request his permission to use the space for business he will not allow you.*

(Residential area one focus group, 2011).

#### **6.10.1.3 Lack of Access to Credit Facilities**

The interviews revealed that the local businesses are unable to attract patronage from big customers outside the neighbourhood because they lack resources to facilitate growth and expansion. The interviews revealed that residents are willing to establish and build profitable businesses, but they are limited by lack of access to credit facilities. Financial institutions require landed properties (houses or vacant land) as collateral for loans. For the vast majority of the residents (90 percent) that is a difficult task given that they are either tenants or squatters. These people are low-income earners and as such they are unable to meet the obligations for collateralised loan facilities. This affects the existing businesses in the area since financial investment is

also required for their expansion. The focus group participants and the entrepreneurs put it this way:

*The issue of funding, the banks around, I know I have been to almost all the banks in Abakaliki seeking for loan facility. And they will keep on telling me as young as I am, that I don't have any landed property in Abakaliki and they are requesting for collateral. In fact in one of the microfinance banks,<sup>11</sup> I told them can't you use my intellectual property? If I surrender my certificate to you, can't you give me money to go and do my business? They said no that that one is obtainable outside Nigeria but so long as Nigeria is concerned, it is land.*

(Residential area two focus group, 2011).

*Business is not going well in Kpirikpiri because the residents whom we provide services for do not have money to pay for our services. If I sew clothes and customers don't come to pay and collect their clothes I will not earn any income. ... If I am able to expand my business I would make clothes in large quantities and sell to big fashion dealers outside Kpirikpiri.*

(Interview with dressmaker, 2011).

#### **6.10.1.4 Inadequate Electricity Supply**

Most businesses depend on electricity supply to function effectively. Given that the supply of electricity in the area is not consistent, it is difficult for businesses to operate. For instance, businesses such as barber's shops are fully dependent on electricity. Therefore, such businesses in the area have resorted to the use of portable electricity power generators which run on petrol. This creates additional running costs for the businesses. As a result, barbers have different rates for haircuts carried out via the generators and those done via power supplied through the national grid. It costs more to get a haircut when generators are operating, so fewer people go to get their hair cut when the supply of electricity is cut off. Therefore, the additional cost of generating electricity from alternative sources stifles businesses in the area as any further increase in prices discourages the residents from patronising the businesses. This was evidenced in the statement below:

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<sup>11</sup> Microfinance banks have been established to provide credit facilities to small and medium-sized enterprises in Nigeria, with a view to promoting indigenous entrepreneurship.

*Lack of electricity supply disturbs my barbing [barber's] business here. We hardly have light so I have bought a small standby power generator to keep business going when there is [a] power outage. But because I have to buy petrol for the generator and carry out routine maintenance on it, I charge more money to cut people's hair when there is an outage. This affects my business as most people do not like paying the additional charge, so business does not move well.*

(Interview with barber, 2011).

#### **6.10.1.5 Difficulties in Securing Business Space**

The old Kpirikpiri market was destroyed by fire, resulting in its relocation. The new site, where the market is currently situated, was still not developed at the time of this research. Consequently, some of the traders display their goods under makeshift structures, while others display their goods on the ground. The difficulties associated with this situation were highlighted by the focus group participants as shown below:

*One barrier to growth of businesses here is that because there are no proper shops for people to display their goods in the market, when it rains most people will be unable to sell because they will be struggling to protect their goods from damage. If they do not make sales the business will not grow.*

(Residential area one focus group, 2011).

Due to lack of storage space, people have to pay to transport their goods on motorcycles or in cars (depending on the quantity) to the market and back home after the day's trading. This adds to the cost of the business. Traders who cannot afford the transport costs carry their goods on their heads. This is a difficult task for the traders. The focus group discussions revealed that the cost of getting a shop in other parts of the neighbourhood is high. Some landlords convert rooms abutting the roads to shop spaces but they raise the rental cost too high for the residents. Most residents who could otherwise have rented the shops for business purposes are thus discouraged by the cost. Part of the consideration of people intending to do business is that they would be unable to fix their prices to generate sufficient profits to cover the running costs of the business, since their fellow residents are low-income earners.



Source: survey data, 2011.

**Figure 6–2: Makeshift Sheds in the New Undeveloped Kpirikpiri Market**



Source: survey data, 2011.

**Figure 6–3: Goods Displayed on the Ground in the Market**

Furthermore, securing land for building in the area is challenging. This is because the original owners of the land make it difficult for people to purchase land by imposing various kinds of charges on prospective buyers (see Section 1.3.4). Interviews with the landlords revealed that after buying a piece of land from a family through the communal land tenure system (which



is usually based on verbal agreements), the youths of Amike-Aba<sup>12</sup> would request payment. They claim that they provide security for the land and therefore should be rewarded for their services. Thereafter, the elders of the community will request another amount as co-custodians of the land. In effect, the land is bought three times – without doing so, the buyer is not allowed to build on the land. The buyers cannot contest the demands because there are no written agreements. There is no system to record land purchases in the neighbourhood – transfer of title is through informal arrangements. The issues were expressed as follows:

*The shops here are too expensive. It costs up to ₦5000 per month to get a shop here and because of the economic status of the people who live here you might not be able to sell off your goods in time to make profit. With such conditions traders find it difficult to generate enough money to continue paying for their shops.*

(Residential area one focus group, 2011).

*The problem is the attitude of the so called indigenes<sup>13</sup> who will continue to resell. If you get a piece of land and then want to invest on it, ... in the next six months they will come back and say you did not buy the land. That will try to hamper the enthusiasm of people coming to invest here because the news is flying that they are hostile to visitors.<sup>14</sup>*

(Interview with trader, 2011).

Summary of Evidence
Low patronage from locals, restrictions by landlords, lack of finance, an inadequate electricity supply, and difficulties in securing space are the barriers to the establishment and growth of businesses in the area.

<sup>12</sup> The Amike-Aba people are the original owners of Kpirikpiri, who have now moved further into their land away from the urbanised area. These villagers have the propensity to sell land as more people move into the neighbourhood (See Chapter one).

<sup>13</sup> 'Indigenes' here refers to the owners of the land (Amike-Aba people)

<sup>14</sup> 'Visitors' here refers to people from nearby villages or towns to settle in the neighbourhood.

## 6.11 Place Attachment

Assessment Criteria	Summary of Evidence	Further Data Required
Higher levels of self-esteem or pride in place, assessed by the propensity to live in the community for a relatively long period of time (Twigger-Ross and Uzzell, 1996).	24 percent have lived in the area for over 16 years. 45 percent of the residents have lived in the community for at least 6 years.	Need to explore further to confirm this result and to find out why.

Regardless of the challenges associated with living in Kpirikpiri, the residents have a sense of attachment to the neighbourhood. This was confirmed by the focus group participants. The residents are, in fact, unwilling to move to other parts of Abakaliki town, even if they were to become rich; rather, they intend to contribute towards the development of the neighbourhood. This shows that they are committed to the community in which they live. It further validates the earlier observation that the new entrants are not a replacement of residents who have lived in the neighbourhood for a longer period, but they are an addition to the population. Contrary to the perception of people living outside Kpirikpiri, the residents enjoy living there. They have developed strong relationships with other residents and therefore would not like to break such ties even with increased income. From the focus group discussions, it is clear that the residents understand the level of deprivation they face, but they believe their condition can be improved. This is displayed in their enthusiasm for change. The following statements represent the views of the focus group participants on this subject:

*Kpirikpiri to me is a fine place. Even though outsiders who don't live in Kpirikpiri classify it as a no go area – that they have bad boys and hoodlums, but you know I have lived in Kpirikpiri for more than 20 years. I schooled [went to school] here in Kpirikpiri so I know Kpirikpiri is not a bad area. Like I told you the early settlers in Abakaliki started from Kpirikpiri here. For all I know I love Kpirikpiri. Even if I have money or I have power I will help to develop it.*

(Residential area two focus group, 2011).

*Yes, I feel a sense of attachment here. ... If I am required to contribute financially towards the improvement I will be willing to do that. I like to live here. Even if you take me to London, I will come back to live in Kpirikpiri.*

(Church focus group, 2011).

*Those who make progress are those that are passionate about who they are where they are and what they have, so it makes no sense to me to leave Kpirikpiri. ... We are not going to leave Kpirikpiri for the bad ones so if we think we are good, we can use the goodness that God has put in us to influence Kpirikpiri to be a good place.*

(Residential area two focus group, 2011).

*I will say I love this place. I want to see it change for the better, I want to see the youths empowered, if it is in my power to improve the place I will do it.*

(Shopping area focus group, 2011).

This is a positive feature identified in the neighbourhood. The evidence above shows that people who have lived in the area for over 20 years do not have plans to move out. The discussions revealed that the people acknowledge the problems of the neighbourhood and therefore desire improvement, but they enjoy living there. The above evidence is an indication of willingness to commit to long-term improvement plans for the area, which is necessary for a progressive and sustainable improvement.

Summary of Evidence
Residents are enthusiastic about developing the neighbourhood. They cherish their relationships in the area and therefore would rather stay and develop the place than move to a new environment.

## 6.12 Reasons for Low Levels of Participation in Formal Networks

Assessment Criteria	Summary of Evidence	Further Data Required
Levels of participation in social groups or associations (Fukuyama, 1995, Putnam, 2000).	Low levels of participation in large social networks and groups.	Further investigation is required to understand the reason behind the low levels of participation in large networks.

The focus group discussions confirmed the initial finding that there is clear evidence of bonding social capital in the study area. The participants associated this with the struggle for survival in the neighbourhood due to low income. Although these are informal relationships, they are serving their purpose in the neighbourhood. Families and close friends develop strong bonds so that they can support one another through their various challenges. In the absence of support from public authorities, residents depend on their families. Erroneously, residents believe that they need to be financially buoyant to join formal networks. On the contrary, such networks expose members to a broad spectrum of useful contacts to help them in employment and other aspects of life. Participation in formal networks like social clubs is rather perceived by the residents as an opportunity for the rich to display their wealth to fellow members. This shows that there is a gap in knowledge of the benefits of participating in formal associations.

*Everybody is trying to survive. People want to go where they are sure of surviving. Unemployment is on an increasing rate. You stay close to where you are sure of at least a meal per day if they can afford it. The people we elected are not helping us so you fall back to your family where you are sure. When unemployment is on the increase people tend to look after their brother so that tomorrow they will look after you – let us sort out family first.*

(Shopping area focus group, 2011).

*As human beings we are supposed to relate and associate with small networks and bigger networks but because of all the handicaps of financial problems [we are unable to do so]. If you don't have money in your pocket you don't need to be going out all the time – you try to just stay in a secluded area to keep life going to make sure you are*

*alive because if you go out to join other bigger networks, you will look odd. So it is money.*

(Residential area two focus group, 2011).

Furthermore, participation in large associations is perceived as exposure to the risk of being cheated or defrauded by members. People feel safer when they are dealing with close friends and relatives, particularly when money is involved. Participation in large associations involves financial commitments by members, and as such, residents refrain from joining such groups if they are not sure their money will be in safe hands. Cooperative societies can be useful in securing soft loans for starting small businesses. However, several attempts to establish such groups in the neighbourhood have failed as a result of the fear of being defrauded. Due to the failure of past attempts, people are unwilling to venture into such associations. The scenario from the focus group discussions shown below clearly illustrates this challenge:

*One of the challenges that scare people away from belonging to the bigger networks is the challenge of security ... I have been opportune to organise a cooperative society within Kpirikpiri here at 55 Enugu Road and we had up to 100 members but the leader of that cooperative abused the trust of the members by embezzling the money. So if you call others to join they will be scared to do that. And why such a person can do away with people's money is because he does not have it. In fact if he's been empowered financially he would not be thinking of embezzling people's money and throwing away such a big trust that was reposed on [given to] him. And there are several other cases like that.*

(Residential area two focus group, 2011).

*Because we are in urban area and when you are in urban area you don't so much trust those you see. The only people you can trust are those that are very close to you which is your family. There are people from different tribes and villages here. The only way to survive is to believe in somebody that you trust from childhood.*

(Shopping area focus group, 2011).

The church is the only group that has attracted significant patronage from the local people. The church has members from all parts of the neighbourhood. The focus group participants confirmed that the church has high patronage because it is the most reliable organisation in the area. It is the general belief

that the church has financial integrity. Therefore, the resources committed to the leadership are safe. People participate in church activities without fear of being defrauded. The people participate in church activities regardless of their ages, gender, employment and residential status. The poor feel accepted and valued in church gatherings, unlike in other associations. Membership of the church cuts across every other socio-cultural affiliation in the neighbourhood. This was evidenced in the following statements:

*People here belong to the church because it is reliable. We do things in church without any fear of being defrauded or somebody running away with our money. Even if someone attempts it the leadership of the church will bring them to book because they have integrity. Even people who do not go to the church have regard for the leadership.*

(Residential area two focus group, 2011).

Summary of Evidence
Bridging capital is lacking in the area because participation in large associations is perceived as something for the wealthy, and based on past incidents, people are afraid of being defrauded. The church is the most reliable organisation in the area.

## 6.13 Trust in Civil Authorities

Assessment Criteria	Summary of Evidence	Further Data Required
Levels of trust in civil authorities – police, courts, state government, local government (Green et al., 2003, Forrest and Kearns, 2001).	Low levels of trust in civic authorities.	The reasons for low levels of trust in civil authorities and their implications for improvement in Kpirikpiri will be further explored.

Two major factors were identified as the reasons for the low levels of trust in civil authorities as found in the survey. Firstly, the focus group discussions show that the authorities do not fulfil their civil obligations to the people. The leaders of the local authority do not fulfil the promises made before they are voted into office. As a result, the people have reached a point where they no longer believe in the political system. The people believe that public officers only care about their families and other close relatives, and pay no attention

to the needs of the wider society. Secondly, the focus group participants also pointed out that there is a communication gap between the authorities and the people. In fact, residents do not know who their ward councillor is. This is because they have never met with him to discuss their needs and aspirations as a community, in order for these to be represented effectively in the council. As a result, there is a general belief among residents that they do not have a voice that speaks for them. It was argued that World Bank Assisted Community Urban Development Projects could have made a greater impact on the community if the people had been consulted for their input during the planning stage. This was expressed in statements like the following:

*People have lost trust in the authorities because they have not seen the basic responsibilities of the government being provided for them. Like the Bible says hope deferred makes the heart sick, so when people who live here and so many other people look up to the government to provide for their basic amenities and they do not, it makes them lose trust in local government authorities or government authorities.*

(Residential area two focus group, 2011).

*In this Kpirikpiri we do not have anyone we call chief or representative whom we can report issues to. We do not have that kind of leadership here. ... I have not seen since I started living here. Even the people they call councillors I have never seen. We do not have any voice that speaks for us.*

(Church focus group, 2011).

*If we can pray for God-fearing people to be elected into public offices, trust will be restored because they will ensure that they fulfil their promises. We want them to involve us in whatever they are doing so we can make our own input.*

(Residential area one focus group, 2011).

Summary of Evidence
There are low levels of trust in civil authorities because of past experiences of unfulfilled obligations, and there is a lack of communication between the authorities and the people.

## 6.14 An Appraisal of the Past Improvement Programme in Kpirikpiri

Evidence from focus group discussions show that the community did not participate in the World Bank Assisted Community Urban Development Project carried out in the neighbourhood. The procedure for World Bank projects is that community consultation takes place before they commence, and this is delegated to the local authority representatives (in this case Mr Eze). However, in the focus groups, none of the residents were even aware that the World Bank was involved in the projects carried out in the neighbourhood. Residents just noticed that there were road and drainage construction projects executed in some parts of the neighbourhood but they were not sure who was involved. The general assumption was that the projects were being executed by the state government. Since the people already felt disconnected from the government, they assumed they had no part to play in deciding how improvement projects could be carried out in the neighbourhood for maximum benefits. The following comments are representative of the responses from the focus groups:

*We did not know that those projects were supported by World Bank; we didn't even know that such projects were even done. We just saw projects being handled – nobody consulted us. Nobody knew where the projects came from.*

(Shopping area focus group, 2011).

*They were responsible to the government and so they were relating only with the government. So they felt people here may not ask questions. And because of the poverty level, when you see government coming in (because it is only government that builds roads) who are you to ask questions? All you do is go to your inner room and begin to pray that they don't come to tax you. You will not even know that you have an opportunity to say I need it this way or I don't need it this way. You are just letting us know that there is a World Bank project. We did not know that. The people were doing it the way they like and if you go round you will discover that the presence of the project has not been purely felt – a lot of areas are still untouched.*

(Church focus group, 2011).



The importance of end-user participation is that it ensures that projects are planned and executed to address the most felt needs of the people. Much as the residents welcome the development, they feel that the projects were not done to an acceptable quality. They also feel that there are other more important needs in the neighbourhood which could have been addressed. They like the resurfaced roads but they cannot afford vehicles to drive on them, due to their low incomes. The situation is that houses in poor condition are now abutting resurfaced roads which people cannot afford to use. Figure 6–4 shows a house with dilapidated roof and walls situated along Ogbaga Road. The occupants had to place a plank across the drainage channel to enable them walk into their compound. There is clearly a disconnection between the building and the road. A bus shelter was provided but the residents do not use it as it is not an important need to them. It is rather used as a shed by food hawkers and petty traders. Furthermore, the people lack a steady supply of electricity which is necessary for their comfort at home and for their businesses. The construction of a modern market with lockup stores was also raised as an important need. The existence of a modern market is expected to boost commercial activities in the neighbourhood. This would ensure that people have sufficient incomes to meet their basic needs. The following comments represent the responses from the focus groups:

*We appreciate the project being done but if we were given the opportunity to make input we would have done so. As you can see the jobs done are substandard and I don't feel that is the most pressing need of this area. ... I believe human capital development is what we need. ... There are so many things we could have asked to be done here, like our electricity should be upgraded, there are no industries around here. This I think should go far in helping the development of this area. There is huge unemployment around here. The youths don't know what to do. Those are more pressing needs. The road is good but we want these other things done.*

(Residential area two focus group, 2011).

*Since the old Kpirikpiri market was gutted by fire nothing serious has been done to rebuild it. This incident has resulted in the death of some people who lost their only means of livelihood in that fire. Water supply is good and the road construction is good but the market is very important. So many people have lost their source of livelihood. ...*

*If we were approached I could have suggested the inclusion of the market in the plan.*

(Residential area one focus group, 2011).



Source: survey data, 2011.

**Figure 6–4: A House in Poor Condition Abutting a Newly Constructed Road (Ogbaga Road)**



Source: survey data, 2011.

**Figure 6–5: Bus Shelter in Kpirikpiri**

The foregoing discussions suggest that the residents are more concerned about improvements that could increase their ability to generate higher incomes and live more comfortable lives. Therefore, the market and improved electricity supply could have made a greater impact on them.

#### **6.14.1 Impact on Households**

The participants confirmed that the improvement programme has not made any significant impact on household finances. They revealed that parents no longer make financial contributions towards provision of classroom blocks and desks in the nearby primary school where their children attend. A new classroom block and desks were supplied to the school as part of the improvement programme. The resurfaced roads have reduced dust pollution in areas that benefited from the programme. However, the newly constructed roads have also further increased house rents in the neighbourhood. The beneficiaries are the landlords whose houses are located along these roads, who have now increased their rents. It was noted that, in spite of the improvements to the roads, the cost of transportation in the neighbourhood had not been affected. The commercial transporters still charge the same fares they were collecting before the road construction projects. The following comments represent the responses from the focus groups:

*I think it has not improved our finance. It has even increased the problem of house rent. They provided a classroom block and chairs in the school for our children. We now do not have to contribute money for chairs in our children's schools. Apart from that there is no other contribution.*

(Shopping area focus group, 2011).

*It has not improved our finance because there is a missing gap as long as people are not empowered for higher income, whatever you are doing people are still going to be hungry. The impact is not being felt at all.*

(Residential area two focus group, 2011).

*It has not improved household finance in anyway because the Okada<sup>15</sup> people still charge the same amount they were charging before the projects.*

(Shopping area focus group, 2011).

The decision to focus primarily on roads and drainage was clearly top-down – made between the World Bank representatives and the government. In an interview with Eze, the ward councillor for Kpirikpiri, it was revealed that the nature of the question by the World Bank delegation did not give them the option to request for social or economic-related assistance. He recognised unemployment as a major problem facing the community, but that could not be raised. This implies that the decision was already made to focus on infrastructure without considering the social and economic needs of the community. Eze stated during the interview that to satisfy the World Bank requirements for community consultation, he had gathered a group together to discuss the priorities. The group recognised the need to improve the serious unemployment situation in the community. However, in the event, the consultation was irrelevant, as he noted:

*The question presented by the World Bank delegates was, ‘what do you want us to **build** for you?’ We were not given the opportunity to request anything else. So road construction was agreed on. We need employment. Our youths have no jobs, but that was not the question asked.*

(Interview with Eze, 2011).

**Table 6–1: Outcomes of the World Bank Programme**

Objectives	Outcomes
Roads	65 percent of roads resurfaced
Trunk Drainage	Provided only along resurfaced roads
Solid Waste Management	Not effective
Water Reticulation	Four new public boreholes
School	One classroom block and desks provided
Clinic	Not done
Market	Original market destroyed by fire – relocated to northern boundary, in use but not completed. Only toilets provided
Street Lighting	Installed along one street
Bus Shelter	One erected

<sup>15</sup> Commercial motorcyclists are known locally as Okada riders.

## **6.15 Summary of Findings**

The study has identified overcrowding as a major cause of health problems, which in turn deplete household incomes. Since rents are unaffordable, residents occupy one or two rooms resulting in cases of overcrowding. Tenants live in constant fear of eviction because there is no rent control mechanism in place to protect them from voracious landlords. Therefore, landlords take undue advantage of the rise in demand for rental accommodation in the area by evicting tenants indiscriminately. In spite of regular rent increases, landlords do not maintain their houses and tenants have no choice but to continue living in such conditions.

Poor house quality is a major reason for insanitary conditions in the area. For instance, septic tanks are too shallow and are not promptly evacuated, so the sewage pipes burst open creating unsanitary conditions, such as an obnoxious odour. People dump refuse indiscriminately in the area because there is no designated refuse collection centre, and there is a lack of awareness of the refuse collection process introduced in the neighbourhood. With boreholes as the main source of water, residents have to spend more money on soap, as the water from boreholes requires more soap for effective washing. This depletes household income. In addition to the travel time to obtain water from boreholes, residents have to endure long waiting times when they get there – up to an hour or more. Although every house is connected to the national grid, the supply of electricity is unreliable in the area. This is because the available transformers do not have the capacity to supply adequate power. Poor roads and drainage have created breeding grounds for mosquitoes and have also resulted in incidences of flooding in the area. Unemployment is high because the mentality of the average youth in the area is to get employment in public or large private establishments. In addition, people lack the entrepreneurship skills required to start businesses. Low patronage from locals, restrictions by landlords, lack of finance, an inadequate electricity supply, and difficulties in securing space for business activities are the barriers to the establishment and growth of businesses in the area.

Residents are enthusiastic about developing the neighbourhood. They cherish their relationships in the area and therefore would rather stay and develop the place than move to a new environment. Bridging capital is lacking in the area because participation in large formal associations is perceived as something for the wealthy, and based on past incidents, people are afraid of being defrauded. There are low levels of trust in civil authorities because of past experiences of unfulfilled obligations, and there is a lack of communication between the authorities and the people. The church is perceived as the most reliable organisation in the neighbourhood. The World Bank Assisted Community Urban Development Project did not make as much impact on the residents as expected. The people did not participate in the project decision-making process. This was the weakness of past improvement programme in the study area. Based on the results of the study, the areas of deprivation and the available potential of the community have been clearly identified. The table below summarises these deprivations and potentials:

**Table 6–2: Summary of Community Status**

<b>Deprivations</b>
Overcrowding
Tenure insecurity and poor quality of house construction (lack of maintenance)
Inadequate sanitation
Lack of access to adequate utilities – water, electricity, roads and drainage
High unemployment
Underdeveloped local economy
Lack of engagement with organised groups (bridging social capital)
Lack of trust in authorities
<b>Potential</b>
High level of education
Availability of skills and abilities
Good relationship with the church
Trust among close friends and relatives (bonding social capital)
An established informal residential community (sense of belonging and place attachment)

# **CHAPTER SEVEN**

## **CONCLUSIONS AND RECOMMENDATIONS**

### **7.1 Introduction**

This chapter concludes the thesis with the major findings of the study and provides various recommendations. It summarises the entire research highlighting the major findings and their theoretical implications. It also offers suggestions on new directions for further studies. The chapter presents a proposed strategic framework for slum improvements based on the findings of the study.

The chapter has been arranged in sections for distinctiveness and clarity. The first section is a brief summary of the research, which highlights its major findings. The second section contains the proposed strategic framework and how it can be achieved. The last section contains the major contributions to current knowledge, suggestions for future research and a personal reflexivity account.

### **7.2 Theoretical Reflections**

At the beginning of this study, a research question was formulated to define the investigations, set boundaries, and provide direction for the research. The focus of the study was, therefore, to find out how a strategy could be developed to improve slum communities, through the interplay of social capital, local economic development and environmental quality (see Section 1.5). It was therefore necessary to carry out an in-depth study of related theories.

This study was based on the theories of slums and slum upgrading. While UN-Habitat categorises slums based on their spatial characteristics, Stokes categorises such neighbourhoods into ‘slums of hope’ and ‘slums of despair’. This study has therefore, established that slums have social, economic and environmental aspects, which are all of equal importance in the improvement

process. The journey of slum improvement in Nigeria started with the introduction of clearance schemes, public housing schemes, sites-and-services schemes, enabling the housing market and in-situ upgrading schemes. However, apart from in-situ upgrading, which focuses in principle on the slum dwellers – who are the main target – all these efforts have largely eluded them. Although in-situ upgrading recognises the importance of improving the social and economic as well as the environmental aspects of slum communities, it is still not effective in practice. It has therefore been established that the present challenge is how to effectively translate the principles of in-situ upgrading into practice.

Pursuant to this, a mapping of the social, economic and environmental conditions of Kpirikpiri community was embarked upon to highlight the areas of deprivation as well as the available potential. The complex nature of the investigation undertaken for this research necessitated the adoption of a mixed methods research approach. A broad spectrum of literature, methods, and techniques from multiple disciplines, including geography, sociology, planning and statistics were consulted in the investigations. The results of the study have confirmed that despite prolific writings in development literature to encourage bottom-up approaches in the improvement of low-income communities, it was lacking in practice in this community (see Chapters five and six). The study has also shown that in spite of the level of deprivation suffered by Kpirikpiri residents, they have potential which could be usefully drawn upon to engender positive and sustainable changes in the neighbourhood. Based on lessons drawn from theories of capacity building, local economic development and sustainable livelihoods, a strategic framework for slum will be presented in this chapter.

## **7.3 Synthesis of Findings and Theory Implications**

### **7.3.1 Study Area**

As discussed in Chapter three, the UN-Habitat (2003a) has categorised slums by origin and age, location and boundaries, size and scale, legality and vulnerability and development stage. Kpirikpiri has been mapped against



the categorisation; however, some of the variables explaining the categories do not adequately describe the neighbourhood. Notably, for the category 'legality and vulnerability', it presupposes that slums are always 'illegal and informal', whereas the majority of houses in Kpirikpiri have been built by legal owners of the land through self-help. There are also illegal structures in the neighbourhood which are occupied by squatters. Therefore, Kpirikpiri has both legal (landlords and tenants) and illegal occupants (squatters), yet the subdivision of land has been done in an unplanned manner, depicting informality. This also demonstrates the recognition in Chapter three that slums can be both formal (legal) and informal (illegal). The neighbourhood has existed since the early 1940s when the initial set of migrants settled there – about 70 years before this study was carried out. It has also gained recognition from the government – hence it has a seat in the local legislative council. This puts it under the variables 'old slum' and 'consolidating informal settlement' in the 'origin and age' category. Although Kpirikpiri is one of the oldest slums in Abakaliki, it is still classed as a peripheral slum. This is because the city has expanded more towards the north, south and west, but Kpirikpiri is situated in the eastern part. The city has only expanded marginally towards the east. However, since it is one of the oldest parts of the city, it is less than 1 mile from the state government secretariat where most public offices (including the governor's office) are situated.

**Table 7–1: Definition of the Study Area Based on Spatial Types**

<b>Categories</b>	<b>Characteristics</b>
<b>Origin and age</b>	Consolidating informal settlements: developments on informally subdivided land which have gained recognition over time. <i>Old and substandard tenement buildings</i>
<b>Location and boundaries</b>	Peripheral
<b>Size and scale</b>	Medium-sized slum settlement – <i>size of a normal residential neighbourhood.</i>
<b>Legality and vulnerability</b>	<i>A combination of formal and informal structures, occupied by legal tenants and illegal squatters.</i>
<b>Development state: dynamic and diagnosis</b>	Have had some intervention <i>initiated by international donor organisations in collaboration with government</i> , but have not had a complete improvement project.

Note: Words in italics were added by the researcher.

Source: adapted from UN-Habitat (2003a).

### **7.3.2 Slums have Potential that Can be Used in Improvement Programmes**

The potential available in slums is often not acknowledged in research. However, based on the results of the study, the areas of deprivation and the available potential of the community have been clearly recognised and analysed. The study has shown that the residents desire better living conditions but they are constrained by social, economic and environmental factors. The amount of effort made by the residents towards personal development is clear evidence of their desire for upward economic and social mobility. For instance, the people are already equipped with high levels of education and skills, but they are limited by the shortage of opportunities in the labour market. This supports the assertion that the slum dwellers are not necessarily a burden upon the urbanising city, but are often its most dynamic resource (STWR, 2010, p. 8) when the potentials are identified and appropriate interventions made to maximise them. Based on Stokes' theory

of slums, this community falls under the category 'slums of hope' (Stokes, 1962). Stokes distinguished between 'slums of hope' (employable and enthusiastic) and 'slums of despair' (unemployable and unenthusiastic). Slums of hope are characterised by employable residents who are constantly making efforts to improve their livelihood. With appropriate interventions they would be absorbed into the labour market either as employees or entrepreneurs. However, it was also noted that inappropriate interventions could have a retrogressive effect on slums of hope, causing them to deteriorate into slums of despair (UN-Habitat, 2007b). This accentuates the need for proper understanding of the issues in each slum before planning intervention actions. In addition to the enthusiasm of the people, they have a sense of attachment to the community, which is necessary for investments made towards improving the community to be sustained. Clearly, one of the most important needs of this community is how to gainfully utilise the skills and abilities of the residents to enhance the livelihood of individual households.

### **7.3.3 The Recent Intervention Lacked Community Engagement and was Therefore Ill-Focused**

The World Bank Assisted Community-Based Urban Development Programme carried out in Kpirikpiri was termed urban upgrading, aimed at upgrading and/or providing specific public works infrastructure. Accordingly, the improvement programme in the neighbourhood focused on roads and drainage construction. Other more important social and economic issues requiring urgent attention were not addressed. In this case, the infrastructure included roads, drainage, bus shelters and boreholes. The complex nature of the issues in the neighbourhood required a more systematic approach but that clearly did not occur. For instance, it is clear that inadequate provision of utilities and infrastructure such as electricity, roads and drainage has a detrimental effect on the physical environment and thus needed to be addressed. However, the delivery has to be prioritised in line with the needs of the community. The focus group discussions confirmed that the residents of Kpirikpiri were unaware of the World Bank Assisted project carried out in

the neighbourhood, and as such, they did not participate in the decision-making process (see Section 6.14). This reveals the social dimension of the situation – lack of community engagement. Participation could have given the community an opportunity to express their opinions regarding the project and provide advice on their most important needs. Lack of participation of the recipient community in any improvement programme undermines its success. According to Cronin and Guthrie (2011, p. 130), current good practice literature promotes community participation as a vital tool to achieve long-term success. Therefore, participation is not only important to identify the real needs of the community; it is a major requirement for the maintenance of the improvements. A number of authors including Arnstein (1969), Pateman (1970), and Turner (1976) have aptly observed that the most essential factor in eliciting genuine participation is to entrust some decision-making powers to the community. In the case of Kpirikpiri, the focus group discussions revealed that the residents do not even know their representative in the local legislative council. The community was completely alienated from the decision-making processes on issues which directly impact on their lives. Therefore, developing an effective leadership structure and strengthening the existing capacities of the community ought to be an integral part of any improvement programme to ensure sustainability, but that was clearly not the case in Kpirikpiri.

Much as the improvements provided useful infrastructure, they have not addressed the most immediate problem of the residents. In fact, they have raised the incomes of the landlords who own houses along the improved roads. Thus, the intervention has created more financial difficulties for tenants living in such houses. Those who cannot afford the new rent are now at risk of eviction. They have also created access for commuters who drive through Kpirikpiri from the nearby villages to the city centre. Therefore the roads have had minimal impact on the residents, compared to other potential improvements such as an improved market and electricity supply which could have enhanced economic activities and increased household incomes. Since the community lacked associational activities, there was no forum for such issues to be discussed and effect a change. This explains why

community empowerment is a vital aspect of slum improvement programmes. The people need to know that they have a voice to which the authorities listen, so that they can fully participate in the processes that affect their lives and take actions to initiate changes when necessary. The foregoing gives credence to the assertion by Wegelin (2004) that, in practice, slum upgrading concentrates on physical upgrading, with less attention given to tackling social and economic issues. This problem has also been evidenced in slum upgrading exercises carried out in other parts of Nigeria. For instance, nine major slum communities in Lagos megacity are presently benefiting from a massive World Bank assisted seven-year upgrading exercise that commenced in 2006. However, there is perplexity amongst residents, because the emphasis is ostensibly on infrastructure, particularly roads (Iweka and Adebayo, 2010, p. 103). The newly constructed roads and drainage channels in Kpirikpiri have been handed over to the Ebonyi State Ministry of Works and Transport for maintenance, while the State Environmental Protection Agency is responsible for waste management. However, the collaboration of the residents is required for adequate maintenance arrangements. Current wisdom in slum improvement emphasises the need to strengthen community capacities to collaboratively implement interventions appropriately, alongside with relevant authorities, but this is evidently lacking in practice.

#### **7.3.4 The Community Lacks an Organised Social Structure**

This study has shown that Kpirikpiri residents build connections with friends and close relatives whom they have known for a long period of time. Their relationships are informal. They find time to interact with each another regularly for informal discussions. Through their relationships, they are able to derive mutual benefits from one another as the need arises. For instance, those in need of money can borrow just enough money to buy food and then repay as soon as they can. This has been explained as clear evidence of bonding social capital in the community and it is common in most deprived communities. These are not formal groups, but people who have rapport with each other due to family affiliations or interaction over a long period of time. It

can be regarded as survival-oriented social capital which Briggs (1998) confirmed to be prevalent in low-income communities. Such relationships enable slum dwellers to cope each day in the face of insufficient income. Although informal relationships are important, they are not sufficient to progress the community beyond subsistence to a level where they can secure improved living conditions. Since they lack formal recognition, their impact is limited. What is needed to facilitate improvements in the community is the existence of formal CBOs. These would provide the leadership structures required for effective negotiations and ensure support of the slum dwellers in the execution of improvement programmes.

Given that the residents do not belong to recognised formal groups (apart from the church) but networks of friends, they are not in a position to influence changes in the community. The residents do not have a unified voice to express the feelings and aspirations of the people. The study has also shown that the top-down structure established by the government has not been effective. For instance, they have a ward councillor, whose responsibility it is to represent the community in the local legislative council, but there is no actual engagement with the people. According to the evidence from the focus group discussions, the residents have no forum to express their views about the needs of the community. However, in the absence of CBOs, such engagements would be difficult to establish. Therefore, even when there is an intention to engage the residents in community improvement, the structure is lacking. This places organised associations as a high priority need in slum improvement programmes.

### **7.3.5 Tenure Security Also Affects Tenants Whose Landlords are Legal Home Owners**

The analysis of housing and tenure conditions in the study area has revealed a variant of tenure insecurity which is often not recognised in slum upgrading literature. The focus has been on the case of illegal occupants of public or private land who run the risk of displacement should the land owner decide to make use of the property. This type of insecurity of tenure affects 20 percent of the households in the study area. These households live in

temporary illegal structures which they have built on privately-owned land. The second type of tenure insecurity in the study involves tenants (legal occupants) who are at risk of being evicted by landlords. In this case the landlords are the legal owners of the land and buildings, so due to the rising demand for rental housing in the neighbourhood they increase their house rents. When tenants fail to make regular payments, they are evicted and replaced. Due to the fact that the tenancy agreements are usually made verbally, the affected tenants are unable to resist eviction. Reference has been made to the existence of landlords who collect high rents from their tenants without any effort to improve their houses (Gulyani and Talukdar, 2008), but this is still not recognised in literature as a major tenure insecurity issue (see for instance Field, 2005, Payne, 1997, Augustinus et al., 2006, Sharma et al., 2006). Additionally, the study revealed that tenants have restrictions on use in the houses they occupy. For instance, they are usually not allowed to start petty trading businesses, which require placing items for sale on a table in front of the house. This has implications for the improvement of the neighbourhood. Habitat for Humanity (2008) asserted that residents who fear displacement are less likely to invest in their homes or engage in home-based businesses. This has been evidenced in the low rate of home-based activities in the study area. Businesses which could have been developed in homes to enhance household incomes are limited by the restrictions of their landlords.

### **7.3.6 The Issues are Interlinked**

This study has shown that the social, economic, and environmental challenges faced by residents of Kpirikpiri are all interlinked. This section, therefore, demonstrates the interplay of social capital, local economic development and environmental quality in the study area. Interventions need to be prioritised to ensure optimum impact. By understanding the issues and the way they are interlinked, resources and interventions can be effectively targeted to deliver maximum benefits to the community.

**Unemployment** in the study area is a result of a combination of issues – the mistaken mentality of the residents about employment; the unavailability of

well-remunerated employment in the public and private sectors; and the poor condition of local businesses. However, these issues cannot be effectively addressed without social and physical interventions. Ellison et al. (2011) asserted that participation in formal associations can lead to the acquisition of new information from distant connections and a broader view to life, which is exactly what the residents of the neighbourhood need. Boase et al.(2006) also noted that people are more likely to have access to employment-related information in such associations. Therefore, participation in formal associations increases the chances of finding employment through access to information. This is the social aspect that needs to be addressed to reduce unemployment. Participation in formal groups is evidence of **social capital**. Therefore, residents of Kpirikpiri need information on where to find employment and alternative ways of generating income, such as starting new businesses and forming cooperative associations to help expand their operations. One important benefit of forming business cooperatives is that such formal groups have more access to joint credit facilities, which may then be invested in their different businesses. According to the UN Secretary General's report on status and role of cooperatives (UN, 1994, p. 24), cooperative enterprises provide the organisational means for creating productive employment, overcoming poverty and achieving social integration. They provide the opportunity for the people with low incomes to pull their resources together to invest in profitable ventures which they could not have afforded individually. The problem is that formal associations, such as social clubs and business cooperatives, which are expected to increase the chances of better employment and access to credit facilities for business growth and development, are not embraced by local residents.

The study has also shown that establishment and growth of local businesses are hampered by the inadequate supply of electricity and the difficulty in acquiring shops. Therefore, to improve the performance of businesses in the study area, the problem of the unreliable electricity supply needs to be addressed. Although the need for developing the market does not appear significant in slum improvement, the study has shown that the economy of Kpirikpiri requires it, in order to boost business activities. In addition to



supporting existing businesses, these changes would also encourage other residents to start new businesses. A developed marketplace would also attract larger numbers of non-residents to make purchases in the neighbourhood. This presents unemployment as a more complex issue which cuts across social, economic and environmental aspects of the community. Therefore, the problem cannot be addressed by focusing exclusively on any of these aspects.

**Inadequate Sanitation:** the results of the study have shown that one major factor that impacts on sanitation in the area is the poor quality of the houses. This is linked to the lack of formal groups such as landlord-and-tenant associations, which could introduce institutionalised controls. Ferrante (1991) noted that tenant associations are capable of identifying issues, and mobilising members to achieve goals collectively. In line with this assertion, the absence of institutionalised controls (which can be elicited through associational activities) is thus a direct effect of residents' disinclination to participate in formal group activities. As a result, there is no forum for tenure-related issues to be discussed. Therefore, every tenant relates directly with their landlord, and they lack the powers to insist on getting improved sanitary conditions without support from an established organisation. Such groups could collaboratively work out responsibilities of both landlords and tenants and ways of ensuring that both parties adhere to the conditions. The problem in the study area is that since landlords generate income from rents, they let out the rooms in their properties to as many tenants as possible without considering the available facilities in the house. Consequently, households occupying the rooms have to share toilets with several other co-tenants, making the sanitary conditions inadequate.

It is clear from the study that tenants only occupy the number of rooms they can afford, regardless of the size of their household. This introduces the dimension of income to the problem of sanitation. Evidently, households would occupy more rooms if they could afford to do so. This would reduce the number of households in each property, and in turn, the number of people having to share available facilities. However, it is clear that even if the

landlords wanted to let out the rooms to fewer numbers of people, the rents would be unaffordable to those households who could only afford to live in one or two rooms. Considering that the tenants occupying one or two rooms are the majority in the neighbourhood, landlords would undoubtedly find it difficult to let out their houses. Therefore, to improve sanitation, households require more income. This is also dependent on a set of issues including the availability of employment and business opportunities.

Sanitation would also require adequate water supply for household domestic uses. Good sanitary conditions cannot be maintained without sufficient water for washing and flushing the toilets and bathrooms regularly. With an adequate water supply, people are more likely to wash their hands after using the toilets to minimise the possibility of transferring disease pathogens to food items in the house. The foregoing has shown that sanitation is more than an environmental issue. It requires social, economic and physical interventions in order to be addressed effectively.

#### **7.4 Assessment of the Gap Between Principle and Practice of Upgrading**

In summary, the level of deprivation currently experienced in the neighbourhood is clear evidence that the upgrading exercise in Kpirikpiri did not succeed in addressing the needs of the slum dwellers. It was initiated in 2001 and was completed in 2011 (10 years later), yet the people still live in social, economic and environmental deprivation. In principle, in-situ upgrading involves the provision or improvement of neighbourhood infrastructure, complemented by social interventions like the legalisation of land tenure, home upgrading loans and/or small business development loan schemes and capacity building/training support (Wegelin, 2004, Field and Kremer, 2005). Apart from the roads, drainage and boreholes provided as neighbourhood infrastructure, the other actions were clearly not translated into practice in Kpirikpiri. For instance, home upgrading loans, which would have resulted in improved housing conditions and sanitation, were not integrated into the programme. The study revealed that residents have

difficulties obtaining credit facilities from financial institutions for starting or expanding their businesses, whereas the upgrading was supposed to have addressed this problem by making these available. National Poverty Eradication Programmes (NAPEP)<sup>16</sup> in Nigeria have been largely top-down, and as such the benefits have not reached the poor for whom the programmes were created (Maduagwu, 2008). By integrating capacity building into improvement programmes, the benefits may be brought closer to the poor. However, in the case of Kpirikpiri, this principle was not included. According to Cities Alliance (1999), upgrading should involve the processes of building social capital and setting up institutional frameworks to ensure that improvements are sustained. This important principle was not integrated into the upgrading exercise. There was no attempt to assist the community to establish CBOs to provide a formal social structure and in turn facilitate communal activities. It has already been argued in Chapter four that the proposed framework for slum upgrading by Cities Alliance only contains a broad set of actions that do not reflect any priorities. The World Bank is one of the major multilateral organisations within Cities Alliance working towards urban poverty reduction. The Cities Alliance framework has been used to develop a checklist for assessing how many of the actions in principle were translated into practice in the recently concluded World Bank Community Urban Development Programme in Kpirikpiri. Table 7–2 below shows that only the actions in the categories ‘installing or improving infrastructure’, ‘constructing or rehabilitating community facilities’ and ‘improving access to health care and education’ were implemented; but only partially. The level of implementation is considered partial based on the results of this study, which reveal that road, drainage and street lighting were not provided in all parts of the neighbourhood. Water and sanitation are dominant in UN-Habitat’s definition of slum communities, yet these issues were not given the necessary attention. Limited access to clean water and inadequate sanitation are still major problems in the neighbourhood.

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<sup>16</sup> NAPEP brings together various agencies to cooperate around poverty alleviation objectives. Such agencies include the National Directorate of Employment (NDE), and the Social Welfare Services Scheme (SOWESS).

Before discussing the recommendations, it is necessary to highlight the main issues which the study addresses. Firstly, it has been established that the World Bank Community Urban Development Programme in Kpirikpiri did not fully achieve its goal of alleviating poverty. Although infrastructure was the focus, the actions were not completely implemented. It is also clear that infrastructure provision is only one aspect of the in-situ upgrading process as required in the Cities Alliance framework. Therefore, the other social- and economic-related actions were lacking in the World Bank programme in Kpirikpiri. In fact, the current trend in Nigeria suggests that upgrading programmes concentrate on the improvement of infrastructure such as roads and drainage (Iweka and Adebayo, 2010). The explanation for this could be that roads and drainage are among the most visible urban infrastructure, and as such they are more reliable evidence of upgrading efforts to justify spending. This shows that there is a significant gap between the principles of in-situ upgrading and what is obtainable in practice. Secondly, although the Cities Alliance framework reflects the principles of upgrading, it contains broad sets of actions which are also largely capital-intensive. If these actions are not prioritised, implementation becomes difficult, considering that they require enormous amounts of funds, which are often not available.

**Table 7–2: Checklist Showing Rate of Implementation of Proposed Action in Practice**

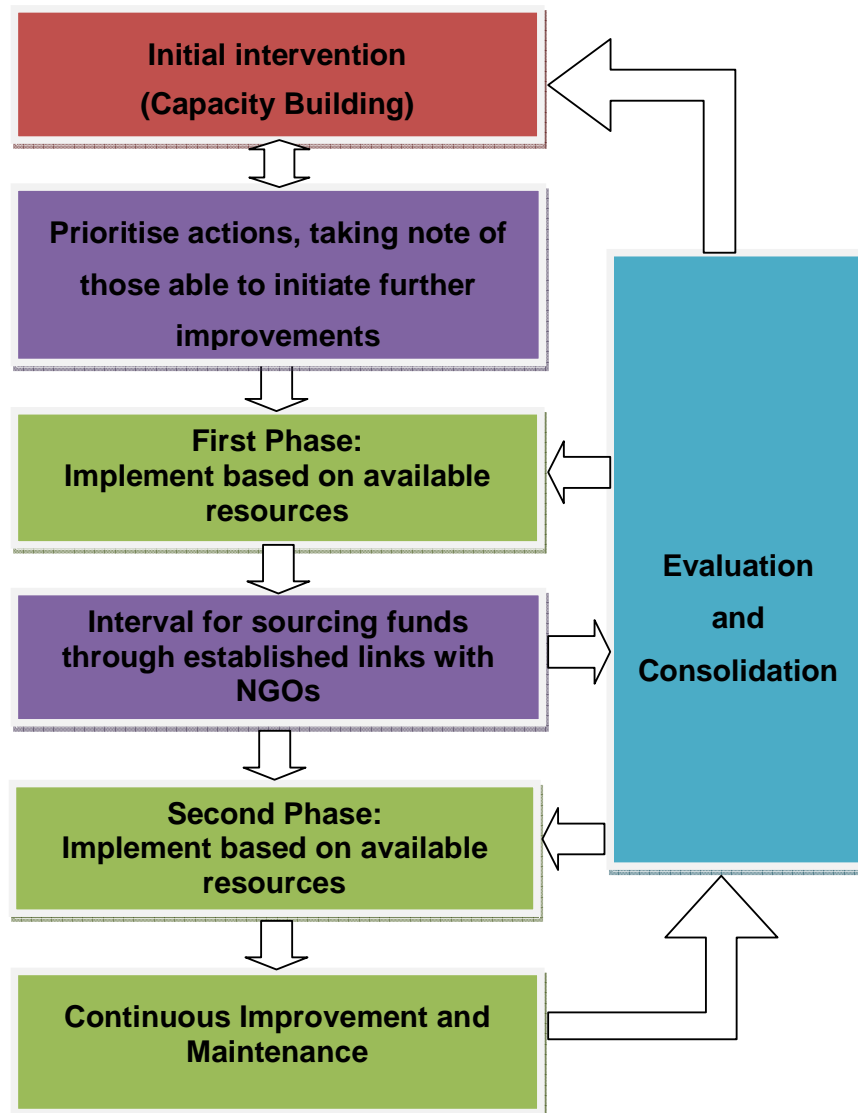
<b>Proposed Action</b>	<b>Implementation in Practice</b>
Installing or improving basic infrastructure, e.g., water reticulation, sanitation/waste collection, rehabilitation of circulation, storm drainage and flood prevention, electricity, security lighting, and public telephones	Four new water boreholes; waste collection (but ineffective); 65 percent of roads resurfaced; storm drainage provided only along resurfaced roads; security lighting installed along one street; one bus shelter erected
Removal or mitigation of environmental hazards	Not implemented
Providing incentives for community management and maintenance	Not implemented
Constructing or rehabilitating community facilities such as nurseries, health posts, community open spaces	Original market destroyed by fire – relocated to northern boundary, in use but not completed; only toilets provided. One bus shelter erected
Regularising security of tenure	Not Implemented
Home improvement	Not implemented
Relocation/compensation for the small number of residents dislocated by the improvements	Not implemented
Improving access to healthcare and education, as well as social support programmes to address issues of security, violence, substance abuse, etc.	One classroom block and desks provided
Enhancement of income-earning opportunities through training and microcredit	Not implemented
Building social capital and the institutional framework to sustain improvements	Not implemented

Source: Proposed actions adapted from Cities Alliance (1999); implementation sourced from survey data, 2011.

## **7.5 Proposed Strategic Framework for Slum Improvement**

Having established that the principles of upgrading are currently not being fully translated into practice, this research aims to suggest ways of closing the gap. This is necessary to ensure that the benefits of slum improvement programmes reach the communities involved and that the changes are sustained. Given that the needs of slum communities are complex and available resources are limited, it becomes vital that actions are prioritised and broken down into sets of achievable goals per period of time. The proposed framework demonstrates the priorities and the guiding principles. It recognises the relevance of the existing principles of in-situ upgrading as discussed in Chapter four; however, it proposes an improvement in the delivery process to ensure effectiveness.

It therefore recommends that improvement programmes should begin with capacity building to enable the community to establish a formal social structure. This will involve identifying existing linkages and establishing contacts with them; working with linkage groups to gradually transfer decision-making powers to the community; advising the community on ways of raising development funds; working with the community to identify their needs and potentials; and promoting the formation of local cooperatives and other formal groups such as landlords-and-tenants associations. These interventions are expected to overlap with the provision of basic community needs such as water and improved sanitation. However, the needs must be properly assessed to ensure that appropriate actions are taken towards addressing them. Based on information from the needs assessment process, actions should be prioritised to begin with triggers of change. It is recommended that the actions should be grouped into realisable sets which should be implemented in phases based on the amount of funds available. This process is intended to ensure that the community is socially, economically and physically/environmentally prepared for each action. The details of the actions, beneficiaries and actors have been discussed below. Figure 7–1 illustrates the processes involved in the proposed framework.



**Figure 7–1: Proposed Framework for Slum Improvement**

### **7.5.1 Funding**

Improvement programmes cannot be accomplished without funds. Therefore, it is necessary to start by establishing the possible sources of funding. Sources of funds for slum improvement programmes will vary based on what is obtainable in each country. For the purposes of this study, funding will be discussed based on what is obtainable in the Nigerian context. Slum

improvement programmes in Nigeria are largely funded by the World Bank; the country benefits from the funding for community urban development programmes. Therefore, the proposal for Kpirikpiri, as well as for slums in other member countries may be funded through this source. However, there are local and international NGOs which are dedicated to funding slum improvement programmes, such as Slum Dwellers International (SDI) and Habitat for Humanity International. By providing advice to the communities on how to bid for funding, they can apply to such organisations for assistance. The problem with World Bank funded programmes is that they operate through government structures, which are sometimes inefficient in delivery. Consequently, the funds are invested in the wrong projects. It is therefore necessary to expose communities to other available sources that they could explore for funding. NGOs do not necessarily need to work with government structures but may engage directly with the communities. This is what the proposed framework is intended to promote.

#### **7.5.2 Initial Intervention: Establish a Formal Community Through Capacity Building**

To ensure that slum improvement programmes enhance people's lives as well as the local economy and the physical environment, it is necessary to invest in the development of human resources in the community. It is argued that there is more likelihood of success in slum intervention activities when a community's existing capacities are recognised and built upon (Littlejohns and Thompson, 2001). According to Aisensen et al. (2002), to ensure that communities are adequately equipped to sustain their long-term well-being and to widen their scope of functionality and employability, it is necessary to identify and develop their capacities while improving the environment. The goal is to achieve sustainable skills development and to equip the community to manage their resources effectively through collective actions.

It has already been established that slums can have potential that could be elicited and effectively utilised in improvement programmes. For instance, residents of Kpirikpiri slum possess a wide range of skills and abilities which could be harnessed and developed as part of an improvement programme.



While the skills and abilities identified in the community could also be utilised in some of the sub-projects in the improvement process, they could also be developed to generate more income for the individuals on a long-term basis. Much as the temporary employment opportunities could be explored and utilised during the improvement exercise, it is essential that efforts are channelled towards creating more permanent jobs. When skills and abilities are developed, they form part of people's lives for as long as they live, and they can be utilised whenever they are needed. This would also set in place the necessary mechanisms required for residents to progressively develop their skills and abilities to obtain further benefits. Capacity building will ensure that available skills are optimised towards sustainable income generation. Given that some private entrepreneurs could be lacking in the skills required to efficiently manage their businesses for higher returns, the capacity building programme should involve training in entrepreneurship and managerial skills to adequately equip the residents to start small businesses and manage them effectively to achieve their progressive expansion.

Based on the results of this study, it has been established that slum communities have informal relationships but lack formal associations, which are vital for achieving sustainable improvement. Therefore, this suggests that one of the primary aims of slum improvement exercises should be to assist the community to establish formal social structures where they do not exist. Such structures are vital for initiating and managing communal actions. Formal structures also provide the platform for engaging and empowering the community in the improvement process. The progression from informal to formal structures facilitates effective leadership and should help the community to have a strong and unified voice in decision-making processes. With a formal structure in place, the areas of need can more easily be identified and prioritised through the collaborative efforts of the community and the implementing organisation. Formal structures can also create a forum for identifying the hidden skills and potential available in the community. The challenge is how to help informal communities to establish formal structures. The following are suggestions from this study.

#### **7.5.2.1 Identify Existing Linkages in the Community**

The first step towards establishing a formal structure is to identify any common ground that could bring all or at least the majority of the community together. This could be religious, such as church, or economic, such as trade interests. The rationale is to point the people towards a unifying goal that transcends what they share with their friends and family in informal relationships. This is expected to trigger deliberations among residents, which can lead to engagement in other communal activities. For instance, this study identified good relationships with the church in Kpirikpiri. In fact, the church is one of the most visible centres of community interaction in the community. Evidence from the study also shows that the leadership of the church has a reputation for integrity and accountability among the residents. This explains why the church has the highest rate of participation in the community. The study also confirmed that even those who do not normally attend church services have regard for the leadership. Clearly, the leadership of the church possesses the qualities the people complained were lacking in other formal groups attempted in the past. This provides a common ground to organise the residents into a formal association. The initiators of the improvement exercise could co-opt the church or any other organisation (religious, cultural or economic) identified in the community.

#### **7.5.2.2 Establish Contacts with the Existing Linkage Groups and Work with Them**

This involves identifying the leadership of the linkage groups and going into deliberations with them to brief them on the proposed interventions. This is important because these groups are the gateway to reach the rest of the community. With appropriate briefing, the leadership would be in a position to mobilise the entire community to participate in the programme. In the case of Kpirikpiri, the way to achieve this connection is to inform the church leadership of the programme and the intention to use the church as the initial contact point. This would guarantee that the vast majority of the households in the community would be aware of the intended actions. Since the church

is guaranteed to meet weekly, there would be several opportunities for deliberation and feedback.

#### **7.5.2.3      Gradually Transfer Decision-Making Powers to the Community**

At this stage it is expected that the people would now appreciate the need to work together in a formal association. The linkage group could then help the people to establish leadership structures, transfer powers to them and play an advisory role. This is a vital aspect of the process because the aim is to empower the community to be able to understand and articulately express its needs, manage conflicts, make representative decisions and utilise resources effectively (see Section 3.3.4.2). In the case of Kpirikpiri, community meetings could then be organised outside church services but through the church leadership, specifically for the proposed programmes. During the meetings, committees could be formed to oversee different aspects of the programmes. Membership of the committees should be decided by the people either by election or nomination, to ensure full support and appropriate representation. Representatives of the funding organisation should also be appointed as part of each committee to provide guidance alongside the church. With continuous interaction during general and committee meetings under close supervision of the church leadership, residents would develop the ability to work together with people who are not necessarily among their close friends or relatives. This is in line with the assertion by Leyden (2003) and Jacobs (1961) that both intentional and accidental interactions between people result in development of a web of public respect and trust. This is how the community is expected to progress from informal to formal. Over time, the group's activities would develop into an established community association, separate from the church.

#### **7.5.2.4      Provide Advice on How to Bid for Development Funds**

Part of the role to be played by the linkage group and the funding organisation should be to provide advice on how to bid for funds. They could come from smaller local or international NGOs which make resources

available to support deprived communities in development projects. This would give the community an opportunity to raise funds for small projects instead of depending on government or international organisations such as the World Bank to initiate improvement exercises. Since a large-scale improvement programme would be carried out in phases, the community could generate funds for some of the phases to ensure continuous improvement.

#### **7.5.2.5 Identify the Needs and Potential Available in the Community**

During the community meetings, residents should be given the opportunity to identify their areas of need as well as assets and potential. These would then be categorised and assigned to the various committees. The main assignment of each committee is to carry out detailed investigations so as to identify the main causes of different problems and levels of deprivation, and how the available potential could be drawn upon to address needs. A clear understanding of the areas of need and their levels of importance to the community is required for their appropriate scaling in order of priority.

#### **7.5.2.6 Promote Formation of Local Cooperatives and Other Social Groups**

In addition to the general community association, it is also vital to organise the residents in a way that would help foster positive relationships across groups, which would be useful in identifying shared interests. This would metamorphose into small formal groupings as people with similar business interests were linked. The groups could then develop and maintain connections to larger state and national bodies of similar interests and promote partnerships. It is expected that such continuous interaction would create opportunities for cooperative groups to be formed by people involved in similar businesses. The skilled unemployed residents would also join such groups. With supervision and financial support to be provided as part of the upgrading programme, the groups could secure loans for business purposes.

### 7.5.3 Prioritise and Phase Actions

To ensure that upgrading principles are translated into practice, the proposed actions have to be prioritised in order of importance. Funds are often not available to implement all the proposed actions at the same time. Therefore, arrangements can then be made with the community to implement the actions in phases, spread over a reasonable period of time. It is important that the first set of actions include those that could initiate other chains of activities leading to further improvements, without necessarily seeking external help. These will be referred to as **triggers of change**. In this way, continuous improvement can be maintained between the phases and after full implementation. The triggers of change can be identified by finding the problems' root causes. The appropriate interventions for addressing those causes trigger further changes towards resolving major issues. The importance of phasing is to allow sufficient time for funds to be made available for implementing each set of actions. It also reduces proposed broad actions to sets of manageable and realisable interventions. When needs have been identified and causes established, interventions can then be systematically arranged in phases, in collaboration with the community. The main target at this stage is to manage available resources to ensure that optimal results are achieved in the first phase. Therefore, attempts should be made to combine the available assets and potential in the community with the resources provided for the upgrading programme. For instance, residents with skills acquired through formal education or apprenticeships could be employed to provide some of the services at reduced costs. This would reduce the cost of hiring private professionals. It is at this stage that the links between the various needs can be identified. An understanding of these links will ensure that plans are made for the main causes of the problems to be addressed to activate further improvements.

The initial intervention (i.e. capacity building) will prepare the community for subsequent phases. Each phase should include actions geared towards improving the social, economic and environmental aspects of the community. The intervals between the phases are to be used for bidding for funds to

initiate the next phase. In the process of sourcing funds, activities triggered by the actions in the first phase will be ongoing. The intervals will also provide an opportunity for the previous phase to be evaluated by the community, so that necessary changes can be decided upon and applied accordingly. This is to ensure that improvements are consolidated and that the established formal structures are kept active. The number of phases is dependent on the scale of the issues and the amount of resources available.

#### **7.5.4 First Phase**

The phasing process is illustrated here using the situation in Kpirikpiri. In this case, the most important physical and economic needs would be water, sanitation and employment. Based on this study, it is clear that the people would have suggested these needs as priorities if they had been given the opportunity. To effectively address these issues, the interventions would focus on tackling the root causes. These actions are therefore expected to act as triggers of change for further improvements which would culminate in targeted needs being addressed. Subsequent to the process of capacity building in the initial intervention, the next set of actions in the improvement should include the following:

**Develop the Market:** this involves improving the market to provide an adequate and conducive environment for trading, which would attract buyers from within and outside the neighbourhood. For other communities where there is no market, it could be any form of trading facility available in the area. In the case of Kpirikpiri, it would entail the provision of lockup stalls to be rented or sold at subsidised rates. This needs to be introduced early in the programme to serve as a short-term solution to the shortage of home-based enterprises. While discussions are in progress between the landlords and tenants, residents could rent shops and use them for their businesses. The revenue generated from the rents or sale of the stalls would be used in the maintenance of the market.

**Improve Electricity Supply:** this is necessary to boost local businesses. It involves the supply of additional step-down electric transformers to reduce the pressure on the existing ones and ensure a constant supply.

**Improve Water Supply:** the situation could be improved by providing more boreholes. To ensure that the water consumed is of good quality, arrangements could be made for routine water treatment. This should serve as a temporary solution to the water supply situation while arrangements are put in place to improve the supply of piped water. That is more capital-intensive and would take a significantly longer time to complete. Therefore, it is most important that temporary arrangements are made to provide safe water for the residents.

**Provide Training on Business Incubation and Better Managerial Skills:** to start businesses, people need to understand the opportunities available to them and how to commercialise their skills. They also need to learn how to effectively manage their businesses for higher returns. This will motivate people to start businesses instead of waiting to be employed by government or large private organisations. This could be achieved by organising seminars and workshops and inviting experts from the relevant government departments or private organisations to speak. At this stage, a formal social structure would have been put in place and linkages established between the community and large outside associations. The community should be in a position to invite trainers at regular intervals.

**Establish a Loan Guarantee Scheme to Provide Credit Facilities for Business and Housing:** to qualify for uncollateralised credit facilities, business cooperatives can register with the local government authorities. Given that the residents are largely tenants and as such do not qualify for collateralised credit facilities, registration of cooperatives would ensure effective recovery of the funds after a stipulated period. This is the rationale for beginning by encouraging residents to form and register business cooperatives. Individuals who wish to obtain credit for their businesses could also qualify if their landlords could stand as guarantors. Funds provided

through this scheme could be used to start businesses or improve already existing ones.

Credit facilities could also serve as an incentive to encourage landlords to build additional toilet facilities and improve existing ones. Given that the Amike-Aba people have the propensity to sell land (see Section 1.3.4), building loans could also be offered to existing landlords to purchase land and build more houses. The loans could be obtained by using existing properties as collateral. The issue raised in the study about the Amike-Aba people attempting to collect multiple payments for land would be resolved with the establishment of a formal structure for the sale and purchase of land in the neighbourhood. This would ensure that land sales are clearly documented to avoid disputes. With a formal structure in place, people should be encouraged to register purchased land with the land registry in the local government office. The scheme could be managed by the church to ensure accountability.

#### **7.5.4.1 Implications of the Triggers of Change**

The above are key actions that are expected to activate a chain of other profitable activities such as improved businesses and self-employment and in turn, higher disposable incomes.

With the improvements in the electricity supply and at the market, business activities would increase and lead to higher incomes. The market would also provide employment for residents. For instance, there would be a need to employ night guards and a team to collect and manage the revenue generated from the market. In addition to the benefit to businesses, an improved electricity supply would also provide greater comfort in people's homes.

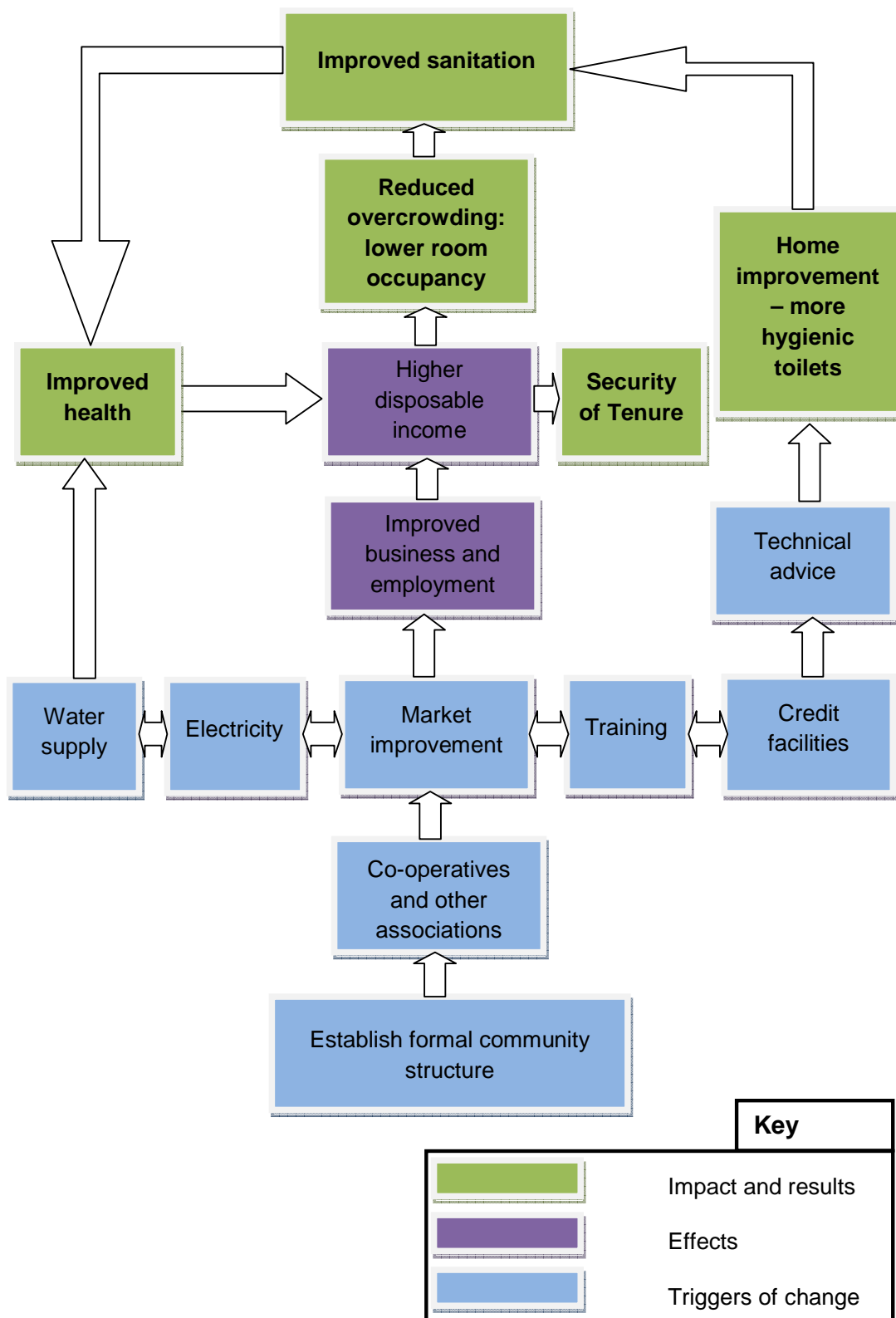
With higher incomes, households would then be able to afford to pay for more rooms and reduce overcrowding and address the problem of tenure insecurity. However, it is important to state that these changes are not expected to occur instantly. For instance, the rationale for encouraging more buildings is to provide a sufficient number of rooms to accommodate



squatters as well as households who would need to occupy more rooms to decongest existing houses. The process of obtaining credit, purchasing land and building additional houses is expected to take a reasonable length of time. The results would therefore manifest gradually.

The numbers of people who share toilet facilities would also decrease when overcrowding is reduced and the result of this would be improved sanitary conditions. Additionally, to improve sanitation, landlords and tenants should be encouraged to form associations which would create the opportunity for housing improvement issues to be discussed and addressed. These associations should collaboratively establish criteria for important issues such as the number of toilets and bathrooms to be provided; house rents; the feasibility of making advance rent payments; conditions for rent increases and the appropriate period of notice the tenants should be given; as well as the responsibilities of landlords and tenants towards the maintenance of the houses. This would minimise disputes between landlords and tenants, and improve living conditions in turn. With the introduction of a formal structure, an appropriate solid waste management method would be agreed upon and the information adequately disseminated to ensure its effectiveness. With improved sanitation, the health situation would improve, which would therefore reduce the amounts that households spend on medication.

The provision of additional boreholes would reduce the number of households obtaining water from each, and consequently minimise the length of time residents have to wait in the queue. The impact of this is improved access to clean water, which would lead to better health conditions as a result of a reduction in waterborne diseases. This will in turn increase disposable income by reducing the amount of money that households spend on healthcare. Figure 7–2 illustrates this phase of intervention based on the situation in the study area, showing the triggers of change, their effects, and the resultant impacts.



**Figure 7–2: First Phase of Intervention Illustrated with Data from the Study Area**

### **7.5.5 Second Phase**

Having raised funds during the interval period, the second phase would commence with the next set of actions. This clearly demonstrates the importance of systematic phasing in improvement programmes. As a result of the initial intervention through capacity building, the programme does not end with the exit of the initiating organisation, and the second phase does not necessarily have to be funded by the same organisation. Since the community already knows what should be done in this phase, cost estimates can be generated to help in bidding for funds. The second phase is also illustrated by the situation in the study area.

Although 65 percent of the roads in the study area have now been resurfaced and provided with drainage channels, it is suggested that this ought to have waited till this phase of the programme. Therefore, this recommendation is based on the assumption that no improvements have been made to the roads and drainage channels. The rationale for this is to make the framework more generally applicable. Roads and drainage should be constructed to improve access to the neighbourhood and to individual properties. With increased access, people from outside the neighbourhood would be motivated to patronise the businesses established in the first phase. Dust pollution would also be reduced. The rationale for delaying road construction till this phase is that at this stage, household incomes are expected to be increasing due to the actions taken in the first phase. Therefore, households can afford to pay slightly higher rents that could be charged by landlords for improved access to their properties. However, with the existence of the landlords-and-tenants associations, negotiations should be initiated to control the rate of rent increases and to ensure that tenants are given sufficient notice before the new rents become effective. This will cushion the effect on households. The storm drainage will help mitigate flooding and the effect it has on households during rainy seasons.

During this phase, arrangements should also be made to compensate those whose properties will be affected by the road and drainage construction.

However, it is necessary to reduce the number of affected houses to the barest minimum. This should be addressed in the infrastructure design.

Security lighting should be provided along the roads to improve visibility, and in turn encourage business activities at night. The resultant extension of business hours would increase profits. The rationale for providing security lighting in the second phase is to ensure that sufficient time is allowed for the electricity supply situation to be properly addressed in the first phase.

This phase should also include the further provision of credit facilities for businesses and home improvements. This is to accommodate those who did not receive such facilities during the first phase.

### **7.5.6 Third Phase**

With the provision of a functional traffic and pedestrian circulation system in the neighbourhood, additional infrastructure should be provided in the third phase to improve aesthetic quality and enhance living conditions. This would include public telephones, neighbourhood centres, and street furniture. Such improvements would depend on the amount of space available.

## **7.6 Summary of the Framework**

### **7.6.1 Actions**

The above framework has illustrated the process of transforming slums from informal to formal communities over a period. It has shown how to bridge the gap between principle and practice in slum improvement exercises, and has demonstrated the wisdom of analysing the interplay of various aspects of the community and, on that basis, working with the community to devise ways of addressing problems in phases. Thus the use of top-down approaches in improvement programmes has been discredited for leading to ill-focused interventions. The framework has illustrated the importance of identifying the root causes of problems, to ensure that they are appropriately addressed. It has also shown the importance of prioritising the proposed actions, by first identifying those that can trigger further activities to ensure continuous

improvement. The framework has demonstrated the importance of starting improvement programmes with capacity building, with a view to empowering the community to actively source development funds.

### **7.6.2 Beneficiaries**

The primary beneficiary from this framework is the Kpirikpiri community. However it is expected to be replicable in other slums. Although this framework is expected to be of generic applicability in sub-Saharan Africa, it is particularly suitable for slums with the following characteristics: existing religious or economic linkages to facilitate foundational interventions; existing informal relationships; place attachment; and predominantly legal landlords and tenants. These are the unique characteristics of Kpirikpiri that would help to facilitate the interventions. The deprivations in other neighbourhoods might vary in nature and causes, but the principles of this framework could be applied to achieve the desired results.

### **7.6.3 Actors**

The successful application of this framework requires the commitment of major actors. They include government, international funding organisations such as the World Bank, relevant local and international NGOs, and linkage groups. The role of government is to mobilise personnel from relevant departments to provide training for the community. The government is also expected to provide any useful importation that could facilitate the programme such as maps or geophysical/hydrological data required for assessing the neighbourhood. The role of the international funding organisations is to provide funding for the programme. They are also expected to liaise with local NGOs who will provide trained personnel to facilitate actions in the programme such as capacity building; and with the government, to appoint local contractors to carry out major physical improvements such as borehole drilling and ensuring the supply of electricity. The linkage groups will act as the gateway to the community establishing a formal social structure. They will also play supervisory roles, particularly in matters involving financial accountability.

## **7.7 Contribution to Knowledge**

This study affirms some assertions, challenges others, links yet others and contributes to the body of knowledge on the issues researched within a Nigerian urban context. The following are some of the major contributions the research has made to the current body of knowledge.

The process of slum improvement has evolved from redevelopment (slum clearance) to in-situ upgrading which is currently widely accepted by public authorities, multinational funding sources and in the academic circles. As a result of this wide acceptance, human and financial resources have been committed to the task of eradicating slums in Nigeria and the whole of sub-Saharan Africa. However, the expected impact on the living conditions of slum dwellers has hardly been realised. The principles of in-situ upgrading have not been successfully translated into practice. Pursuant to the efforts to eradicate slums, Cities Alliance developed a framework which clearly reflects these principles, but it is too broad and lacks priorities. Hence, the main focus of this study was how to develop a holistic slum improvement framework with clear and realisable sets of objectives to ensure that the best possible results are achieved. A framework has therefore been developed to facilitate a systematic intervention process aimed at bridging the gap between principles and practice in slum improvement. The framework recognises the importance of prioritising interventions and implementing in phases, beginning with actions which are able to initiate further improvements. Such actions have been referred to as triggers of change. The framework is expected to result in the optimum utilisation of resources made available for slum improvement programmes.

The definitions of the term 'slum' have largely focused on their physical characteristics and legal implications. Consequently, in the past, the assessment of such neighbourhoods was based on their physical attributes. For instance, the World Bank bases its assessments on five key indicators – access to improved water, sanitation, secure tenure, durable housing, and sufficient living area. However, this study has established that the effectiveness of any intervention is largely determined by the robustness of

the needs assessment process. Therefore, a framework based on existing slum theories and definitions has been developed to systematically assess the levels of deprivation and potential in slum neighbourhoods. It is intended that the adoption of the framework in future improvement programmes would ensure that the real situation in the community is clearly established before planning interventions. This is highly significant, considering that the World Bank is one of the major facilitators of slum improvement in sub-Saharan Africa. The framework has been carefully developed to reveal the social, economic and physical/environmental conditions of slum communities.

This thesis demonstrates the interplay of social capital, local economic development and environmental quality in deprived urban neighbourhoods. It has shown that the most perceptible problems in slum communities are only symptoms of more fundamental issues. Unemployment is an economic problem, but it is affected by the inadequate supply of electricity (physical/environmental aspect) and low levels of participation in formal associations such as cooperatives (social aspect). The issues exist as responses to certain other actions or events; thus, each issue requires multidirectional interventions to be appropriately addressed. Any attempt to address the perceptible problems without a clear understanding of how the issues interrelate will amount to misuse of resources by treating the symptoms instead of the causes. Although in the short run this may appear successful, in the long run the problems will be reintroduced by their main causes. In fact, the uniqueness of every slum community is divulged in the interplay of issues. This thesis has clearly illustrated how the interplay of the issues should inform the prioritisation and phasing of interventions in improvement programmes. It has shown how certain actions can be deferred and introduced when other improvements have been made, to ensure that the community is prepared socially, economically and physically to benefit from them.

The study has clearly confirmed via empirical evidence the assertion by Wegelin (2004) and Majale (1998, 2002) that in practice, in-situ upgrading programmes focus on infrastructure upgrading. In fact, evidence from this study demonstrates a bias towards road construction in slum upgrading

programmes in Nigeria. This therefore removes any uncertainties about the current situation, particularly in Nigeria, and also shows that decision-making in slum improvement programmes is largely top-down, rather than using the recommended bottom-up approaches. This contribution is significant because it draws the attention of relevant agencies and academics to an important issue, which needs to be addressed to enhance the delivery of slum improvement programmes. In response to this problem, the slum improvement framework developed through this study is intended to address this issue by recommending that improvement programmes should start with capacity building, to ensure that the community is fully engaged and that the interplay of issues are clearly established. This would ensure the prioritising and phasing of interventions in realisable sets for more impactful programmes. Capacity building would also ensure that slum communities are exposed to alternative sources of funding, which they could explore in order to progressively improve their living conditions.

The study has highlighted the importance of recognising the insecurity of tenure experienced in tenant-dominated slums. Research on tenure insecurity in slums has largely focused on illegal occupants of government or privately-owned land and the possibility of evicting them to create room for development. However, this study has shown that in addition to the widely recognised type of tenure insecurity, it is important to address the type that affects tenants in legally owned slum houses.

## **7.8 Suggestions for Future Studies**

The thesis has significantly contributed to knowledge of the processes involved in slum improvement and the interplay between social capital, local economic development and environmental quality. Recommendations have therefore been made on how to improve the delivery process of slum improvement programmes to optimise the use of available resources and to ensure sustainability. A number of issues have been raised in the course of the study which are deserving of further investigation.



Rent control has been recommended in this thesis as a measure against possible increase in rents following housing and infrastructural improvements. However, Tipple and Willis (1989) had argued that they could be ineffective. Further research is therefore required on how to develop more effective rent control mechanisms.

This research advocates the active participation of the church in improvement programmes. Faith-based development has however, attracted both positive and negative attention amongst scholars of development studies, practitioners, policy makers and donors (Vidal, 2001, Berger, 2003, Clarke, 2006). There is a need for further research in this area to investigate the impact of participation of faith-based organisations in development and ways of enhancing their efficiency.

Slum improvement programmes in Nigeria and in the whole of sub-Saharan Africa are mainly funded by the World Bank and other local and international NGOs. Such programmes require enormous amounts of funding to deliver effectively. Therefore, further research is required to investigate alternative funding sources to augment the efforts of existing donors. The rationale is to increase funding opportunities available to slum communities, particularly after an improvement has been initiated by a major donor.

There is a need to replicate this research in other urban areas in Nigeria. Illustrations in the framework were based on the situation in Kpirikpiri; therefore, replicating the research in another Nigerian urban slum would highlight any similarities in the suggested actions for each phase.

## **7.9 Personal Reflexivity Account**

This study was born out of a desire to improve the living conditions of slum dwellers. Having witnessed an eviction and demolition process in Enugu, Nigeria, at a young age, this interest was kindled in me. Although I was not a resident of the slum, I was moved by the ordeal of the families as their makeshift shelters were demolished. However, I observed that the forced eviction and demolition was not the solution to the problem which the

government intended to address. This was because, soon after the eviction, the residents migrated to another slum and continued living under similar conditions. As an undergraduate student of urban and regional planning in Nigeria, I was exposed to studies on slum improvement. Seeing that it was a major academic research problem further stimulated my enthusiasm to find an appropriate solution to the problem. Living in another fast-growing Nigerian town (Abakaliki), surrounded by villages which were gradually being engulfed by urban expansion, I wanted to ensure that the residents did not experience the same ordeal as I had witnessed in the past. As a result, when I received the opportunity to carry out this research, I knew it was time to fulfil this desire. I am confident that the outcome of this research will trigger positive changes towards improving the living conditions of slum dwellers.

### **7.10 Limitation**

Reflecting on the research methods, it is possible that the focus groups would have functioned better if different genders and age groups were not mixed. For example, women may have been more open and honest with their opinions if men were not present. In the same vein, young people may have been more open in the discussions if the older residents were not around. However, heterogeneous groups provide the opportunity for researchers to take advantage of group dynamics created through the interaction of the participants. The contrasting opinions engendered by such groups can be challenged on the spot by the participants thereby enhancing the richness of the data. This was what informed the use of heterogeneous groups in this study.

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## Appendices

### Appendix A: Survey Schedule (Structured Interview)

General Information	
Gender	Male ( )      Female ( )
Age	15–24 ( )    25–34 ( )    35–44 ( )    45–54 ( ) 55–64 ( )    65–74 ( )    Over 74 ( )
Education Level	Postgraduate ( )    University Graduate ( ) HND ( )    OND ( )    SSCE ( )    None ( )
Residential Status	Home owner ( )    Tenant ( )    Squatting ( ) Living with parents/guardian ( ) Sharing with friends ( )
Household Size	2–4 ( )    5–7 ( )    8–10 ( )    Over 11 ( ) Live alone ( )
Number of rooms occupied (living room and bedrooms)	
How long have you lived in this area?	Less than 12 months ( )    1–5 years ( ) 6–10 ( )    11–20 ( )    Over 20 years ( )
Reason for living here	Work ( )    Family ( )    Friends ( )    Grew Up here ( )
Social	
Would you say that you can trust other residents of this community with money and other valuables?	Yes ( )    No ( )
If you find yourself in a crisis situation, is there anyone in this neighbourhood you could go to for assistance?	Yes, many ( )    Yes, but very few ( )    None ( )
How would you rate your level of trust in the following if 1 represents the lowest level of trust and 5 represents a very high level?	
Police	1 ( )    2 ( )    3 ( )    4 ( )    5 ( )

## Appendix A: Survey Schedule (Structured Interview) (continued)

Courts	1 ( )    2 ( )    3 ( )    4 ( )    5 ( )
The State Government	1 ( )    2 ( )    3 ( )    4 ( )    5 ( )
Local Authority	1 ( )    2 ( )    3 ( )    4 ( )    5 ( )
Would you say that you have	Friends in this community ( ) No friends in this community ( )
If you have friends, How often do you meet up with them?	On most days ( )    weekly ( ) monthly ( )    quarterly ( )
Do you belong to any social group or association?	
Religious groups	Yes ( )    No ( )
Hobbies/social clubs	Yes ( )    No ( )
Trade union groups	Yes ( )    No ( )
Political groups	Yes ( )    No ( )
Local neighbourhood groups	Yes ( )    No ( )
Health and welfare groups	Yes ( )    No ( )
<b>Economic</b>	
What is your employment status?	Employed ( )    Unemployed ( )    Retired ( ) Student ( )
If employed, what is your job?	
If you have any skills or trade, what is the skill or trade?	
Do you have any home-based business?	Yes ( )    No ( )

## Appendix A: Survey Schedule (Structured Interview) (continued)

What is the business?	
Who runs it?	Male ( )      Female ( )
If you have any skills or trade, what is the skill or trade?	
<b>Environmental/Housing Condition</b>	
Human waste disposal method:	Indoor flush toilets ( ) Pit latrine ( ) Bucket ( ) Nearby bush ( ) Pour-flush ( ) Vip improved latrine ( ) Streams ( )
Is it shared?	Yes, 2 households ( ) more than 2 households ( ) No, exclusive use ( )
Water supply	Can access water at home ( ) Need to travel to fetch water ( )
If outside the house, how long do you travel by foot to get water?	2–5 minutes ( )    6–10 minutes ( ) 11–30 minutes ( )    over 30 minutes ( )

**NOTE:** For the purpose of the survey a five point scale was adopted for collecting ordinal data as follows:

Low (1) Very low (2) Moderate (3) High (4) Very high (5)

## **Appendix B: Focus Discussion Schedule Used in Kpirikpiri, Abakaliki**

### **Groups and Times of Discussion**

<b>Group</b>	<b>Time</b>
Church focus group	5.30pm on Sunday 7 <sup>th</sup> August 2011
Shopping area focus group	7pm on Sunday 7 <sup>th</sup> August 2011
Residential area one focus group	6.30pm on Thursday 11 <sup>th</sup> August 2011
Residential area two Focus Group	11am on Saturday 13 <sup>th</sup> August 2011

#### **1. Discussion Questions**

- a. What are the biggest problems you face as residents of Kpirikpiri?
- b. On what would you spend financial aid?

#### **2. The challenges of the tenancy and squatter experience in the neighbourhood**

- a. Could you describe your experience of being a tenant in Kpirikpiri. Are there any challenges? If so, what are they?

#### **3. Neighbourhood leadership and group action**

- a. To what extent were the residents involved in the decision-making processes for the recently completed improvement programme?
- b. To what extent were your view and aspirations considered in the plan for the programme?

#### **4. Levels of trust in civil authorities**

- a. My initial findings suggest that there is a low level of trust in civil authorities in this neighbourhood, do you agree with this? Why?
- b. How do you think that trust in civil authorities could be increased?

#### **5. Household income and subsistence levels**

- a. Has the programme impacted on your household in any way? How?
- b. What are the main challenges of meeting household needs in Kpirikpiri?

**6. Social networks**

- a. My initial findings suggest that residents tend to limit their associations to small networks of relatives and close friends. Do you agree with this? Why is it so?

**7. Physical environmental issues**

- a. Has the condition of your immediate surrounding been enhanced by the programme? How?
- b. Are there any current environmental problems in your immediate surroundings?
- c. How would you describe the water supply situation, the process of garbage collection, roads, drainage, and other facilities?

**8. Sense of place**

- a. How would you describe your level of attachment to this community?  
Do you enjoy living here?
- b. If you were more affluent, would you continue to stay here?

**9. Private enterprises**

- a. What are the barriers to the establishment and growth of small businesses in this neighbourhood?
- b. Would you say that the programme has impacted on the economic activities in the neighbourhood? In what ways?
- c. Do you think that the improvement programme has contributed towards enhancing and utilising your existing knowledge and skills?  
How?



### Appendix C: Interview Schedule for Landlords

Participants	Time
Landlord AA	4.30pm on Monday 15 <sup>th</sup> August 2011
Landlord BB	5pm on Wednesday 17 <sup>th</sup> August 2011
Landlord CC	2pm on Thursday 18 <sup>th</sup> August 2011
Landlord DD	5pm on Saturday 20 <sup>th</sup> August 2011

1. What is the experience of being a landlord in Kpirikpiri?
2. Are there any challenges? If there are, what are they?

### Appendix D: Interview Schedule for Local Business Owners

Participants	Time
Furniture maker	10.30am on Monday 22 <sup>nd</sup> August 2011
Dressmaker	1pm on Monday 22 <sup>nd</sup> August 2011
Barber	3.30pm on Monday 22 <sup>nd</sup> August 2011
Trader	5.30pm on Monday 22 <sup>nd</sup> August 2011
Caterer	7.30pm on Monday 22 <sup>nd</sup> August 2011

1. What is the experience of doing business in Kpirikpiri?
2. What are the barriers to the establishment and growth of businesses in this neighbourhood?
3. What could be done to improve businesses?

